



Connecticut's Health Insurance Exchange – Employer Focus Group

November 2011

Survey participant background



Q2 - How many employees do you have?												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Less than 10 employees	1	17%	0	0%	2	40%	0	0%	3	43%	6	25%
10 to 19 employees	0	0%	1	33%	0	0%	0	0%	0	0%	1	4%
20 to 49 employees	0	0%	0	0%	1	20%	1	33%	3	43%	5	21%
50 to 99 employees	4	67%	2	67%	1	20%	0	0%	1	14%	8	33%
Grand Total	6	100%	3	100%	5	100%	3	100%	7	100%	24	100%

Q3 - What is the approximate average compensation of your Connecticut employees?												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Less than \$30,000	0	0%	0	0%	0	0%	0	0%	1	14%	1	4%
\$30,000 to \$49,000	1	20%	2	67%	4	100%	1	20%	3	43%	11	46%
\$50,000 to \$74,999	2	40%	1	33%	0	0%	4	80%	2	29%	9	38%
\$75,000 and over	2	40%	0	0%	0	0%	0	0%	1	14%	3	13%
Grand Total	5	100%	3	100%	4	100%	5	100%	7	100%	24	100%

Q4 - Do you use a health insurance broker or agent to purchase healthcare coverage today?												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Yes	5	100%	3	100%	3	100%	4	100%	9	100%	24	100%
No	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Don't know	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Grand Total	5	100%	3	100%	3	100%	4	100%	9	100%	24	100%

Q5 - Have you ever purchased health insurance through the Connecticut Business and Industry Association (CBIA)?												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Yes	1	20%	0	0%	0	0%	1	33%	4	40%	6	25%
No	4	80%	3	100%	3	100%	2	67%	6	60%	18	75%
Don't know what CBIA is	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Grand Total	5	100%	3	100%	3	100%	3	100%	10	100%	24	100%

Survey participant background



Q6 - Have you ever purchased health insurance through the Municipal Employees Health Insurance Plan (MEHIP)?												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Yes	0	0%	1	25%	0	0%	0	0%	1	11%	2	8%
No	4	80%	3	75%	3	100%	2	67%	8	89%	20	83%
Don't know what MEHIP is	1	20%	0	0%	0	0%	1	33%	0	0%	2	8%
Grand Total	5	100%	4	100%	3	100%	3	100%	9	100%	24	100%

Q7 - In the last year, have you reduced the scope (increased deductibles or copays, limited covered services) of your health benefits?												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Yes	2	33%	5	100%	1	33%	1	33%	4	57%	13	54%
No	4	67%	0	0%	2	67%	2	67%	3	43%	11	46%
Don't offer health benefits	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Grand Total	6	100%	5	100%	3	100%	3	100%	7	100%	24	100%

Q8 - In the last year, have you made plan design changes that have increased employee out-of-pocket expenses?												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Yes	4	50%	3	100%	1	33%	1	33%	2	29%	11	46%
No	4	50%	0	0%	2	67%	2	67%	5	71%	13	54%
Don't offer health benefits	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Grand Total	8	100%	3	100%	3	100%	3	100%	7	100%	24	100%

Q9 - In the last year, have you increased the share of premium that your employees pay for health insurance?												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Yes	1	17%	0	0%	2	40%	0	0%	1	14%	4	17%
No	5	83%	3	100%	3	60%	3	100%	6	86%	20	83%
Don't offer health benefits	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Grand Total	6	100%	3	100%	5	100%	3	100%	7	100%	24	100%

Survey participant background



Q10 - Have you changed the number of employees you have in Connecticut?

Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Increased	2	40%	0	0%	1	25%	2	40%	1	14%	6	25%
Decreased	2	40%	2	67%	1	25%	1	20%	1	14%	7	29%
Remained the same	1	20%	1	33%	2	50%	2	40%	5	71%	11	46%
Grand Total	5	100%	3	100%	4	100%	5	100%	7	100%	24	100%

In your opinion, how effective are the following strategies for containing health insurance costs?



Q11 - Tighter managed-care restrictions.												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Very	0	0%	1	33%	0	0%	0	0%	1	11%	2	8%
Somewhat	3	60%	1	33%	2	67%	2	50%	4	44%	12	50%
Not too	1	20%	1	33%	1	33%	1	25%	2	22%	6	25%
Not at all	1	20%	0	0%	0	0%	1	25%	2	22%	4	17%
Grand Total	5	100%	3	100%	3	100%	4	100%	9	100%	24	100%

Q12 - Consumer-driven health plans.												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Very	2	40%	1	33%	0	0%	1	33%	0	0%	4	17%
Somewhat	2	40%	2	67%	2	67%	2	67%	10	100%	18	75%
Not too	1	20%	0	0%	1	33%	0	0%	0	0%	2	8%
Not at all	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Grand Total	5	100%	3	100%	3	100%	3	100%	10	100%	24	100%

Q13 - Higher employee cost-sharing (deductible, coinsurance, copayments, etc.).												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Very	2	33%	0	0%	0	0%	1	33%	2	22%	5	21%
Somewhat	3	50%	3	100%	1	33%	1	33%	7	78%	15	63%
Not too	1	17%	0	0%	2	67%	0	0%	0	0%	3	13%
Not at all	0	0%	0	0%	0	0%	1	33%	0	0%	1	4%
Grand Total	6	100%	3	100%	3	100%	3	100%	9	100%	24	100%

Q14 - Disease management programs.												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Very	1	20%	2	67%	0	0%	2	67%	2	29%	7	29%
Somewhat	4	80%	1	33%	2	33%	0	0%	3	43%	10	42%
Not too	0	0%	0	0%	3	50%	1	33%	2	29%	6	25%
Not at all	0	0%	0	0%	1	17%	0	0%	0	0%	1	4%
Grand Total	5	100%	3	100%	6	100%	3	100%	7	100%	24	100%

In your opinion, how effective are the following strategies for containing health insurance costs?



Q15 - Individual discounts for employees participating in health maintenance / health improvement activities.												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Very	2	40%	1	33%	0	0%	2	33%	3	43%	8	33%
Somewhat	3	60%	2	67%	1	33%	2	33%	3	43%	11	46%
Not too	0	0%	0	0%	2	67%	2	33%	1	14%	5	21%
Not at all	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Grand Total	5	100%	3	100%	3	100%	6	100%	7	100%	24	100%

Q16 - Individual discounts for employees meeting or improving health risk measures (i.e., blood pressure, cholesterol, glucose, etc.).												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Very	5	100%	2	67%	0	0%	1	33%	5	50%	13	54%
Somewhat	0	0%	1	33%	3	100%	2	67%	5	50%	11	46%
Not too	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Not at all	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Grand Total	5	100%	3	100%	3	100%	3	100%	10	100%	24	100%

How important are these Exchange features to you?



Q17 - How many insurance companies should be offered on the Exchange?												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Limited (1 to 2)	2	40%	0	0%	0	0%	1	33%	0	0%	3	13%
Selective (3 to 4)	2	40%	1	33%	1	33%	1	33%	3	30%	8	33%
Unlimited	1	20%	2	67%	2	67%	1	33%	7	70%	13	54%
Grand Total	5	100%	3	100%	3	100%	3	100%	10	100%	24	100%

Q18 - Wide range of plan design options (Platinum, Gold, Silver, Bronze, Catastrophic).												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
One	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Two	0	0%	0	0%	0	0%	1	33%	0	0%	1	4%
Three	1	20%	0	0%	0	0%	0	0%	1	13%	2	8%
Four	0	0%	0	0%	1	33%	0	0%	0	0%	1	4%
All	4	80%	5	100%	2	67%	2	67%	7	88%	20	83%
Grand Total	5	100%	5	100%	3	100%	3	100%	8	100%	24	100%

Q19 - Within plan design categories (i.e., Platinum, Gold, Silver, Bronze, Catastrophic), should available options be limited to												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
1 plan	2	29%	0	0%	0	0%	0	0%	3	43%	5	21%
2 to 4 plans	4	57%	3	75%	1	33%	3	100%	4	57%	15	63%
5 to 10 plans	1	14%	0	0%	1	33%	0	0%	0	0%	2	8%
Unlimited	0	0%	1	25%	1	33%	0	0%	0	0%	2	8%
Grand Total	7	100%	4	100%	3	100%	3	100%	7	100%	24	100%

Q20 - Availability of an agent or broker to represent you.												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Very	4	50%	2	67%	0	0%	3	100%	7	100%	16	67%
Somewhat	3	38%	0	0%	2	67%	0	0%	0	0%	5	21%
Not too	1	13%	1	33%	1	33%	0	0%	0	0%	3	13%
Not at all	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Grand Total	8	100%	3	100%	3	100%	3	100%	7	100%	24	100%

How important are these Exchange features to you?



Q21 - Should Connecticut regulate the small group market inside and outside the Exchange?												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Identically	1	20%	1	33%	3	50%	2	67%	2	29%	9	38%
To make the Exchange more competitive	3	60%	1	33%	3	50%	1	33%	5	71%	13	54%
To make the Exchange less competitive	1	20%	1	33%	0	0%	0	0%	0	0%	2	8%
Grand Total	5	100%	3	100%	6	100%	3	100%	7	100%	24	100%

Q22 - The Patient Protection and Accountability Care Act (PPACA) allows state exchanges to permit employers with 51 to 100 employees to join the exchange in 2014 and employers with more than 100 employees to join the exchange in 2017. In 2014, Connecticut should												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Allow employers with more than 50 employees to join the Exchange	4	80%	1	33%	0	0%	5	83%	4	57%	14	58%
Not allow employers with more than 50 employees to join the Exchange	1	20%	1	33%	1	33%	1	17%	2	29%	6	25%
No opinion	0	0%	1	33%	2	67%	0	0%	1	14%	4	17%
Grand Total	5	100%	3	100%	3	100%	6	100%	7	100%	24	100%

Q23 - The Patient Protection and Accountability Care Act (PPACA) allows state exchanges to permit employers with 51 to 100 employees to join the exchange in 2014 and employers with more than 100 employees to join the exchange in 2017. In 2017, Connecticut should												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Allow employers with more than 100 employees to join the Exchange	4	80%	1	33%	2	67%	2	67%	7	70%	16	67%
Not allow employers with more than 100 employees to join the Exchange	1	20%	1	33%	0	0%	1	33%	2	20%	5	21%
No opinion	0	0%	1	33%	1	33%	0	0%	1	10%	3	13%
Grand Total	5	100%	3	100%	3	100%	3	100%	10	100%	24	100%

Q24 - Premium collection (The Exchange would send you a monthly invoice based upon the plans that your employees are enrolled in. Staff additions or deletions communicated directly to the Exchange).												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Very	1	20%	2	67%	1	33%	0	0%	8	80%	12	50%
Somewhat	1	20%	0	0%	1	33%	2	67%	0	0%	4	17%
Not too	2	40%	0	0%	0	0%	1	33%	1	10%	4	17%
Not at all	1	20%	1	33%	1	33%	0	0%	1	10%	4	17%
No opinion	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Grand Total	5	100%	3	100%	3	100%	3	100%	10	100%	24	100%

How important are these Exchange features to you?



Q25 - Online enrollment (The Exchange would allow your employees to log into a secure website where they could make their benefit selections).												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Very	1	17%	2	67%	3	75%	1	33%	7	88%	14	58%
Somewhat	3	50%	1	33%	1	25%	1	33%	1	13%	7	29%
Not too	2	33%	0	0%	0	0%	0	0%	0	0%	2	8%
Not at all	0	0%	0	0%	0	0%	1	33%	0	0%	1	4%
Grand Total	6	100%	3	100%	4	100%	3	100%	8	100%	24	100%

Q26 - Offer COBRA administration services.												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Very	3	60%	2	67%	4	80%	3	75%	6	86%	18	75%
Somewhat	2	40%	0	0%	1	20%	0	0%	1	14%	4	17%
Not too	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Not at all	0	0%	1	33%	0	0%	1	25%	0	0%	2	8%
Grand Total	5	100%	3	100%	5	100%	4	100%	7	100%	24	100%

Q27 - Offer a Section 125 Flexible Spending Account.												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Very	3	60%	1	33%	1	33%	2	40%	3	38%	10	42%
Somewhat	1	20%	1	33%	0	0%	0	0%	2	25%	4	17%
Not too	0	0%	0	0%	1	33%	2	40%	0	0%	3	13%
Not at all	1	20%	1	33%	1	33%	1	20%	3	38%	7	29%
Grand Total	5	100%	3	100%	3	100%	5	100%	8	100%	24	100%

Q28 - Permit administration of a "Defined Contribution" approach, where the employer defines their contribution to the medical plan, and employees are presented with options that show their net cost.												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Very	4	80%	1	33%	3	100%	0	0%	3	30%	11	46%
Somewhat	1	20%	1	33%	0	0%	3	100%	5	50%	10	42%
Not too	0	0%	0	0%	0	0%	0	0%	2	20%	2	8%
Not at all	0	0%	1	33%	0	0%	0	0%	0	0%	1	4%
Grand Total	5	100%	3	100%	3	100%	3	100%	10	100%	24	100%

How important are these Exchange features to you?



Q29 - Your employees have a choice of multiple health insurers.

Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Very	1	20%	1	33%	0	0%	2	67%	3	30%	7	29%
Somewhat	3	60%	1	33%	2	67%	1	33%	5	50%	12	50%
Not too	1	20%	1	33%	1	33%	0	0%	2	20%	5	21%
Not at all	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Grand Total	5	100%	3	100%	3	100%	3	100%	10	100%	24	100%

Q30 - Your employees have a choice of multiple benefit options.

Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Very	1	20%	2	33%	2	67%	1	33%	4	57%	10	42%
Somewhat	3	60%	2	33%	1	33%	2	67%	3	43%	11	46%
Not too	1	20%	2	33%	0	0%	0	0%	0	0%	3	13%
Not at all	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Grand Total	5	100%	6	100%	3	100%	3	100%	7	100%	24	100%

Q31 - Discounts for individuals who meet health risk measures or are willing to participate in health improvement programs.

Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Very	6	75%	1	33%	2	67%	3	100%	5	71%	17	71%
Somewhat	2	25%	2	67%	1	33%	0	0%	2	29%	7	29%
Not too	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Not at all	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Grand Total	8	100%	3	100%	3	100%	3	100%	7	100%	24	100%

Product Price Sensitivity



Q32 - What is the minimum premium savings you would need to realize to offer a plan that utilizes a smaller network of "high performing" physicians and hospitals?												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
2.5% of premium savings or more	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
5% of premium savings or more	2	29%	1	33%	1	25%	1	33%	3	43%	8	33%
7.5% of premium savings or more	0	0%	0	0%	1	25%	0	0%	0	0%	1	4%
10% of premium savings or more	5	71%	1	33%	0	0%	0	0%	3	43%	9	38%
Would not be interested	0	0%	1	33%	2	50%	2	67%	1	14%	6	25%
Grand Total	7	100%	3	100%	4	100%	3	100%	7	100%	24	100%

Q33 - What is the minimum premium savings you would need to realize to offer a plan that requires participants to complete annual biometric screenings, receive age appropriate												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
2.5% of premium savings or more	0	0%	0	0%	1	20%	2	50%	0	0%	3	13%
5% of premium savings or more	1	20%	2	67%	1	20%	1	25%	3	43%	8	33%
7.5% of premium savings or more	2	40%	0	0%	1	20%	1	25%	1	14%	5	21%
10% of premium savings or more	2	40%	1	33%	2	40%	0	0%	3	43%	8	33%
Would not be interested	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Grand Total	5	100%	3	100%	5	100%	4	100%	7	100%	24	100%

Q34 - Based upon what you know today, if premiums were the same, who would you buy through?												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Exchange	2	40%	0	0%	2	67%	0	0%	0	0%	4	17%
Connecticut Business and Industry Association (CBIA)	0	0%	0	0%	0	0%	0	0%	1	13%	1	4%
Municipal Employees Health Insurance Plan (MEHIP)	0	0%	0	0%	0	0%	1	20%	1	13%	2	8%
Direct	3	60%	3	100%	1	33%	4	80%	6	75%	17	71%
Grand Total	5	100%	3	100%	3	100%	5	100%	8	100%	24	100%

Q35 - Based upon what you know today, if premiums were the same, but the Exchange didn't offer assistance with premium administration, who would you buy through?												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Exchange	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Connecticut Business and Industry Association (CBIA)	0	0%	0	0%	0	0%	0	0%	1	10%	1	4%
Municipal Employees Health Insurance Plan (MEHIP)	0	0%	0	0%	0	0%	0	0%	2	20%	2	8%
Direct	5	100%	3	100%	3	100%	3	100%	7	70%	21	88%
Grand Total	5	100%	3	100%	3	100%	3	100%	10	100%	24	100%

Product Price Sensitivity



Q36 - Based upon what you know today, if premiums were the same, but the Exchange didn't offer a Flexible Spending Account, who would you buy through?

Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Exchange	0	0%	0	0%	1	33%	0	0%	0	0%	1	4%
Connecticut Business and Industry Association (CBIA)	0	0%	0	0%	0	0%	0	0%	1	10%	1	4%
Municipal Employees Health Insurance Plan (MEHIP)	0	0%	0	0%	0	0%	0	0%	2	20%	2	8%
Direct	5	100%	3	100%	2	67%	3	100%	7	70%	20	83%
	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Grand Total	5	100%	3	100%	3	100%	3	100%	10	100%	24	100%

How do you feel about these statements?



Q37 - The Patient Protection and Accountability Care Act (PPACA) established minimum Qualified Health Plan (QHP) standards for a plan to be offered in an exchange. Connecticut can accept these standards or establish additional standards. Connecticut should:

Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Accept the PPACA standards	2	33%	1	33%	4	80%	2	67%	5	71%	14	58%
Develop additional standards	4	67%	2	67%	1	20%	1	33%	2	29%	10	42%
Grand Total	6	100%	3	100%	5	100%	3	100%	7	100%	24	100%

Q38 - The Health Insurance Exchange should be funded by

Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Fees charged to insurers inside the Exchange	3	60%	1	33%	1	25%	1	20%	2	29%	8	33%
Fees charged to insurers inside and outside the Exchange	1	20%	0	0%	0	0%	2	40%	2	29%	5	21%
Fees charged to participants inside the Exchange	1	20%	0	0%	1	25%	1	20%	1	14%	4	17%
Fees charged to participants inside and outside the Exchange	0	0%	0	0%	2	50%	0	0%	2	29%	4	17%
Other	0	0%	2	67%	0	0%	1	20%	0	0%	3	13%
Grand Total	5	100%	3	100%	4	100%	5	100%	7	100%	24	100%

Small Business Tax Credit



Q39 - How likely is it that your firm would be eligible for a federal tax credit?												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Very likely	0	0%	0	0%	0	0%	0	0%	1	11%	1	4%
Likely	0	0%	0	0%	1	33%	0	0%	3	33%	4	17%
Unlikely	0	0%	0	0%	1	33%	1	25%	0	0%	2	8%
Very unlikely	5	100%	3	100%	1	33%	3	75%	5	56%	17	71%
Grand Total	5	100%	3	100%	3	100%	4	100%	9	100%	24	100%

Q40 - How important would it be for the Exchange staff to provide tax credit application assistance (facilitating the business' application for federal tax credit)?												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Very likely	3	60%	1	33%	0	0%	2	67%	4	40%	10	42%
Likely	0	0%	1	33%	2	67%	0	0%	2	20%	5	21%
Unlikely	0	0%	0	0%	1	33%	0	0%	4	40%	5	21%
Very unlikely	2	40%	1	33%	0	0%	1	33%	0	0%	4	17%
Grand Total	5	100%	3	100%	3	100%	3	100%	10	100%	24	100%

Q41 - Assuming you are eligible for the tax credit, would the credit allow you to hire one additional employee that you wouldn't otherwise be able to hire?												
Answers	Fairfield		Hartford		Middlesex		New Haven		Litchfield		Total Count	Total %
	Count	%	Count	%	Count	%	Count	%	Count	%		
Very likely	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Likely	1	20%	0	0%	0	0%	0	0%	0	0%	1	4%
Unlikely	2	40%	3	75%	2	67%	2	67%	4	44%	13	54%
Very unlikely	2	40%	1	25%	1	33%	1	33%	5	56%	10	42%
Grand Total	5	100%	4	100%	3	100%	3	100%	9	100%	24	100%