

## Appendix II: Data Tables from Survey

### SURVEY OF LICENSED AGENTS: HEALTH INSURANCE PREMIUM RATE INCREASES - 2013-2014

Opened on Sep 22, 2014 12:00 PM

Closed on Sep 26, 2014 11:39 AM

1. Please indicate the area of the state in which you do most of your health insurance business. Notice that there is a place to answer if your clients are pretty much all across the state.	
	Response Ratio
My clients are pretty much all across the state.	16.7%
Metropolitan and surrounding area	28.7%
Rochester area	7.7%
Worthington - Sioux Falls area	2.1%
Fargo Moorhead area	1.7%
Duluth area	1.7%
Other	34.3%
No Responses	6.8%
<b>Total</b>	<b>100%</b>

2. Which one of the following statements best describes your personal health insurance practice (not your agency's practice)?	
	Response Ratio
Mostly group benefits - group insurance.	7.7%
Mostly individual health insurance.	58.3%
A mix of individual and group insurance.	25.3%
All or almost all of my health insurance sales are self-insured group coverage.	0.0%
Other	1.7%
No Responses	6.8%
<b>Total</b>	<b>100%</b>

3. Considering only your personal production, for how many fully-insured small groups are you the agent of record? Please type a number.	
<b>Total</b>	<b>2,454</b>

4. For this question consider only small group renewals for coverage currently in force for 2014 written in 2013. Of all the renewals you have already done in this category this year, what percentage had a rate increase?

74.3% of small groups had a rate increase

5. Like the previous question, for this question consider only small group renewals for coverage currently in force for 2014 written in 2013. Of those that experienced a rate increase, which was the most common range of increases they experienced?

	Response Ratio
Less than 10%	6.7%
11-20%	28.3%
21-30%	30.0%
31-40%	15.0%
41-50%	6.7%
More than 50%	6.7%
Other	5.0%
<b>Total*</b>	<b>100%</b>

6. And again, as in the previous question, for this question consider only small group renewals for coverage currently in force for 2014 written in 2013. What was the greatest percentage increase received by one of your groups?

135% (44.6% average across the state)

7. For this question consider only small group renewals for coverage currently in force for 2014 written in 2013. Of all the renewals you have already done in this category this year, what percentage had a rate decrease?

25.7% had a rate decrease

8. And again, for this question consider only small group renewals for coverage currently in force for 2014 written in 2013. Of those renewals that experienced a rate decrease, which was the most common range of decreases they experienced?

	Response Ratio
Less than 10%	54.4%
11-20%	19.3%
21-30%	8.8%
31-40%	0.0%
41-50%	1.8%
More than 50%	8.8%
Other	7.0%
<b>Total*</b>	<b>100%</b>

**9. This is the last question considering only small group renewals for coverage currently in force for 2014 written in 2013. Of all the renewals you have done in this category, what was the greatest percentage decrease in premium?**

62% (12.51% average across the state)

**10. As you've talked with your small group employers about projected premiums, what has been their typical response?**

	<b>Response Ratio</b>
I haven't had any of those discussions with employers yet.	5.0%
Accepting the increase, and moving ahead with group coverage.	15.0%
Increasing employee contributions to offset employer cost of premium increases.	28.3%
Dropping group insurance altogether and not paying anything toward individual coverage.	3.3%
Dropping group insurance and paying a higher wage or salary to employees to purchase individual coverage.	33.3%
Other	15.0%
<b>Total*</b>	<b>100%</b>

**11. When your employers decided to drop group insurance for 2015, which one of the following reasons did they cite most often?**

	<b>Response Ratio</b>
We just can no longer afford group insurance.	47.5%
It's better for us and our employees if employees shop for insurance on their own.	20.3%
Our employees can get a better deal on individual insurance, and that's a good thing for us.	22.0%
Our employees can get better quality health insurance in the individual marketplace.	5.1%
Other	5.1%
<b>Total*</b>	<b>100%</b>

**12. Do you earn more than 10% of your health insurance sales compensation from individual sales as compared to group insurance commissions?**

(Respondents that answered no were dropped from responses about individual coverage)

	<b>Response Ratio</b>
Yes	66.0%
No	18.4%
No Responses	15.4%
<b>Total</b>	<b>100%</b>

**13. Considering your entire book of insurance business, what percentage of your compensation comes from individual health insurance sales?**

(Any respondents reporting less than 11% were dropped from responses about individual coverage)

	<b>Response Ratio</b>
11-20%	12.4%
21-30%	6.8%
31-40%	5.5%
41-50%	4.7%
More than 50%	15.8%
Other	6.8%
No Responses	47.6%
<b>Total</b>	<b>100%</b>

**14. Looking back at your enrollments for coverage in 2014, what percentage of enrollees chose a health plan that actually increased their insurance premium? If possible, consider the gross premium before application of Advanced Premium Tax Credits.**

66.4% of those that responded to this question

**15. Looking back at your enrollments for coverage in 2014, what percentage of enrollees chose a health plan that actually decreased their insurance premium? If possible, consider the gross premium before application of Advanced Premium Tax Credits.**

33.6% of those that responded to this question

**16. Consider all the individuals whom you enrolled into commercial health plans since open enrollment on October 1, 2013. We recognize that health plans changed for many individuals, but, as best you can determine, on average, what do you estimate to be the percentage increase in premium on those new health plans compared to their previous health plans? (If you cannot determine this, simply write "cannot be determined" in the box or any other description you deem accurate.)**

25.7% when averaged across the state\*\*

**17. This question is like the previous question, but we are asking about decreases you found in individual premiums. Consider all the individuals whom you enrolled into commercial health plans since open enrollment in October 1, 2013. We recognize that health plans changed for many individuals, but, as best you can determine, on average, what do you estimate to be the percentage decrease in premium on those new health plans compared to their previous health plans? (If you cannot determine this, simply write "cannot be determined" in the box or any other description you deem accurate.)**

5.8% when averaged across the state\*\*

**18. Looking back at your enrollments for coverage in 2014, what was the maximum (not average) percentage premium rate increase experienced by your individual clients?**

38.4% when averaged across the state\*\* (The highest rate increase reported was 87%)

**19. Looking back at your enrollments for coverage in 2014, what was the maximum (not average) percentage premium rate decrease experienced by your individual clients?**

11.6% when averaged across the state\*\* Three agents reported 50% decreases as their greatest

\* Total - for these questions, we considered only the 60 agents that primarily write group insurance.

\*\* A small number of agents suggested that some individuals received a 100% premium rate reduction

This would only be possible if the person enrolled in a government health plan (Medicaid or MinnesotaCare). We corrected for this misunderstanding of the question.