Appendix G

			Question 11		fer medical in time employee	surance to at lea es?	ast some
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	325	333	0	0	658
•	5	Row %	49.4%	50.6%	0.0%	0.0%	100.0%
	Construction	Employers	858	1,426	0	0	2,284
		Row %	37.6%	62.4%	0.0%	0.0%	100.0%
	Manufacturing	Employers	158	387	0	0	545
		Row %	29.0%	71.0%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	1,260	252	0	0	1,512
	·····, ····, ····, ····	Row %	83.3%	16.7%	0.0%	0.0%	100.0%
	Retail Trade	Employers	636	1,125	0	0	1,761
		Row %	36.1%	63.9%	0.0%	0.0%	100.0%
	Information	Employers	156	41	0	0	197
		Row %	79.3%	20.7%	0.0%	0.0%	100.0%
	Financial Activities	Employers	562	649	0	0	1,21
		Row %	46.4%	53.6%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	1,360	769	0	0	2,12
		Row %	63.9%	36.1%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	704	580	0	0	1,28
		Row %	54.8%	45.2%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	487	903	0	0	1,39
	Leibure & Hospitality	Row %	35.0%	65.0%	0.0%	0.0%	100.0%
	Other Services	Employers	317	812	0	0	1,12
		Row %	28.1%	71.9%	0.0%	0.0%	100.0%
	Total	Employers	6,823	7,278	0	0	14,10
		Row %	48.4%	51.6%	0.0%	0.0%	100.0%
Number of	<10 Workers	Employers	4,389	6,113	0	0	10,50
Employees	<10 workers	Row %	41.8%	58.2%	0.0%	0.0%	10,00
Employees	10 - 19 Workers	Employers	1,119	826	0.078	0.078	1,94
	10 - 19 WOLKEIS	Row %	57.5%	42.5%	0.0%	0.0%	100.0%
	00 40 Worlson		815	303	0.078	0.078	1,11
	20 - 49 Workers	Employers Row %	72.9%	27.1%	0.0%	0.0%	1,11
	50+ Workers		500	35	0.0%	0.0%	53
	JUT WUIKEIS	Employers Row %	93.4%	6.6%	0.0%	0.0%	100.0%
	Total		6,823	0.0% 7,278	0.0%	0.0%	100.0%
	Total	Employers Row %	48.4%	7,278 51.6%	0.0%	0.0%	14,10

Table 3.1: Summary Estimates of the Number of Employers Offering Health Insurance Coverage to Full-Time Employees

			Question 11		fer medical in time employe	surance to at lea es?	st some
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	37	389	0	0	426
		Row %	8.6%	91.4%	0.0%	0.0%	100.0%
	Construction	Employers	40	1,052	0	0	1,09
		Row %	3.7%	96.3%	0.0%	0.0%	100.0%
	Manufacturing	Employers	12	372	0	0	384
	-	Row %	3.1%	96.9%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	32	1,364	0	0	1,39
	-	Row %	2.3%	97.7%	0.0%	0.0%	100.0%
	Retail Trade	Employers	29	1,807	0	0	1,83
		Row %	1.6%	98.4%	0.0%	0.0%	100.0%
	Information	Employers	16	156	0	0	17
		Row %	9.5%	90.5%	0.0%	0.0%	100.0%
	Financial Activities	Employers	158	745	0	0	90
		Row %	17.5%	82.5%	0.0%	0.0%	100.00
	Professional & Business Services	Employers	7	1,520	0	0	1,52
		Row %	0.5%	99.5%	0.0%	0.0%	100.09
	Education & Health Care	Employers	126	792	0	0	91
		Row %	13.7%	86.3%	0.0%	0.0%	100.09
	Leisure & Hospitality	Employers	100	1,366	0	0	1,46
		Row %	6.8%	93.2%	0.0%	0.0%	100.00
	Other Services	Employers	5	654	0	0	65
		Row %	0.8%	99.2%	0.0%	0.0%	100.00
	Total	Employers	562	10,218	0	0	10,78
		Row %	5.2%	94.8%	0.0%	0.0%	100.00
Number of	<10 Workers	Employers	302	7,600	0	0	7,90
Employees		Row %	3.8%	96.2%	0.0%	0.0%	100.00
	10 - 19 Workers	Employers	74	1,448	0	0	1,52
		Row %	4.9%	95.1%	0.0%	0.0%	100.00
	20 - 49 Workers	Employers	88	822	0	0	91
		Row %	9.6%	90.4%	0.0%	0.0%	100.09
	50+ Workers	Employers	98	348	0	0	44
		Row %	22.1%	77.9%	0.0%	0.0%	100.09
	Total	Employers	562	10,218	0	0	10,78
		Row %	5.2%	94.8%	0.0%	0.0%	100.09

Table 3.3: Summary Estimates of the Number of Employers Experiencing Barriers Other Than Cost to Offering Health Insurance Coverage to Their Employees

			0			ance to your emp	5
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	101	501	0	0	602
		Row %	16.8%	83.2%	0.0%	0.0%	100.0%
	Construction	Employers	1,055	902	0	0	1,957
		Row %	53.9%	46.1%	0.0%	0.0%	100.0%
	Manufacturing	Employers	80	471	0	0	551
		Row %	14.5%	85.5%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	293	1,219	0	0	1,512
		Row %	19.4%	80.6%	0.0%	0.0%	100.0%
	Retail Trade	Employers	526	1,501	0	0	2,027
		Row %	26.0%	74.0%	0.0%	0.0%	100.0%
	Information	Employers	57	154	0	2	213
		Row %	26.8%	72.1%	0.0%	1.1%	100.0%
	Financial Activities	Employers	311	1,017	0	3	1,331
		Row %	23.4%	76.4%	0.0%	0.2%	100.0%
	Professional & Business Services	Employers	784	1,523	0	0	2,307
		Row %	34.0%	66.0%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	363	921	0	0	1,284
		Row %	28.3%	71.7%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	771	763	0	0	1,533
		Row %	50.3%	49.7%	0.0%	0.0%	100.0%
	Other Services	Employers	362	888	0	0	1,249
		Row %	28.9%	71.1%	0.0%	0.0%	100.0%
	Total	Employers	4,703	9,858	0	5	14,566
		Row %	32.3%	67.7%	0.0%	0.0%	100.0%
Number of	<10 Workers	Employers	3,745	7,287	0	0	11,032
Employees		Row %	33.9%	66.1%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	420	1,505	0	0	1,926
		Row %	21.8%	78.2%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	390	695	0	0	1,085
		Row %	35.9%	64.1%	0.0%	0.0%	100.0%
	50+ Workers	Employers	148	371	0	5	524
		Row %	28.3%	70.8%	0.0%	1.0%	100.0%
	Total	Employers	4,703	9,858	0	5	14,566
		Row %	32.3%	67.7%	0.0%	0.0%	100.0%

Question 15. Are there barriers other than cost that factor into your decision whether to offer health insurance to your employees?

Table 3.4: Summary Estimates of the Number of Employers Utilizing Cost Containment in Order to Offer Health Insurance Coverage to Their Employees

			has/will	your company	y need to begi	in cost containm	ient?
		1	Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	142	265	0	0	407
-	0	Row %	35.0%	65.0%	0.0%	0.0%	100.0%
	Construction	Employers	308	235	152	0	695
		Row %	44.3%	33.8%	21.9%	0.0%	100.0%
	Manufacturing	Employers	123	73	0	0	190
	-	Row %	62.9%	37.1%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	1,225	30	0	4	1,260
		Row %	97.3%	2.4%	0.0%	0.3%	100.0%
	Retail Trade	Employers	573	197	0	0	769
		Row %	74.4%	25.6%	0.0%	0.0%	100.0%
	Information	Employers	83	71	0	2	150
		Row %	53.2%	45.2%	0.0%	1.5%	100.0%
	Financial Activities	Employers	268	287	0	0	55
		Row %	48.3%	51.7%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	358	984	0	0	1,34
		Row %	26.7%	73.3%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	323	277	0	103	70
		Row %	45.9%	39.4%	0.0%	14.7%	100.0%
	Leisure & Hospitality	Employers	271	187	28	0	48
		Row %	55.7%	38.5%	5.8%	0.0%	100.0%
	Other Services	Employers	167	260	0	0	42'
		Row %	39.1%	60.9%	0.0%	0.0%	100.0%
	Total	Employers	3,841	2,865	180	110	6,99
		Row %	54.9%	41.0%	2.6%	1.6%	100.0%
Number of	<10 Workers	Employers	2,166	2,195	152	103	4,61
Employees		Row %	46.9%	47.5%	3.3%	2.2%	100.0%
F J	10 - 19 Workers	Employers	775	290	28	0	1,09
		Row %	70.9%	26.5%	2.6%	0.0%	100.0%
	20 - 49 Workers	Employers	564	222	0	0	78
		Row %	71.7%	28.3%	0.0%	0.0%	100.0%
	50+ Workers	Employers	335	158	0	6	50
		Row %	67.1%	31.7%	0.0%	1.3%	100.0%
	Total	Employers	3,841	2,865	180	110	6,99
	1010	Row %	54.9%	41.0%	2.6%	1.6%	100.0%

				-	-	bute additional f uncovered empl	
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	65	572	0	0	636
		Row %	10.2%	89.8%	0.0%	0.0%	100.0%
	Construction	Employers	135	1,491	152	11	1,790
		Row %	7.5%	83.3%	8.5%	0.6%	100.0%
	Manufacturing	Employers	106	434	5	5	551
	Ũ	Row %	19.2%	78.9%	0.9%	1.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	295	968	0	0	1,263
	, 1 ,	Row %	23.4%	76.6%	0.0%	0.0%	100.0%
	Retail Trade	Employers	441	1,395	185	0	2,021
		Row %	21.8%	69.0%	9.2%	0.0%	100.0%
	Information	Employers	73	145	5	5	229
		Row %	31.8%	63.5%	2.3%	2.3%	100.0%
	Financial Activities	Employers	145	1,168	3	13	1,328
		Row %	10.9%	87.9%	0.2%	1.0%	100.0%
	Professional & Business Services	Employers	40	2,256	4	0	2,300
		Row %	1.7%	98.1%	0.2%	0.0%	100.0%
	Education & Health Care	Employers	169	874	14	5	1,063
		Row %	15.9%	82.2%	1.4%	0.5%	100.0%
	Leisure & Hospitality	Employers	310	1,052	11	100	1,472
		Row %	21.0%	71.5%	0.7%	6.8%	100.0%
	Other Services	Employers	146	981	0	120	1,247
		Row %	11.7%	78.7%	0.0%	9.7%	100.0%
	Total	Employers	1,923	11,336	379	261	13,899
		Row %	13.8%	81.6%	2.7%	1.9%	100.0%
Number of	<10 Workers	Employers	1,271	8,741	302	181	10,495
Employees	10 Workers	Row %	12.1%	83.3%	2.9%	1.7%	100.0%
2	10 - 19 Workers	Employers	457	1,332	41	53	1,883
		Row %	24.3%	70.7%	2.2%	2.8%	100.0%
	20 - 49 Workers	Employers	137	872	5	11	1,025
	20 17 WOLKEIS	Row %	13.4%	85.1%	0.5%	1.1%	100.0%
	50+ Workers	Employers	58	391	31	1.170	496
	JU WORKIS	Row %	11.8%	78.9%	6.2%	3.1%	100.0%
	Total	Employers	1,923	11,336	379	261	13,899
	IUIAI	Inproyers	1,740	81.6%	2.7%	401	100.0%

Table 3.6: Summary Estimates of the Number of Employers Willing to Contribute Funds Above Current Payroll to Offer Health Insurance Coverage to Their Uncovered Employees if Administrative Costs Could be Reduced

			Question 20. Is your current mo	nthly payroll f	0	vered employees	
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	56	527	0	6	58
	-	Row %	9.5%	89.4%	0.0%	1.1%	100.0%
	Construction	Employers	120	1,649	0	21	1,79
		Row %	6.7%	92.1%	0.0%	1.1%	100.0%
	Manufacturing	Employers	102	390	5	48	54
		Row %	18.8%	71.5%	0.9%	8.8%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	278	964	4	0	1,24
		Row %	22.3%	77.3%	0.3%	0.0%	100.09
	Retail Trade	Employers	544	1,442	11	0	1,99
		Row %	27.2%	72.2%	0.6%	0.0%	100.09
	Information	Employers	70	146	8	2	22
		Row %	30.7%	64.5%	3.7%	1.0%	100.0
	Financial Activities	Employers	26	1,279	3	21	1,32
		Row %	1.9%	96.3%	0.2%	1.6%	100.0
	Professional & Business Services	Employers	240	1,877	4	0	2,12
		Row %	11.3%	88.5%	0.2%	0.0%	100.0
	Education & Health Care	Employers	217	840	0	5	1,06
		Row %	20.4%	79.1%	0.0%	0.5%	100.0
	Leisure & Hospitality	Employers	338	972	0	123	1,43
		Row %	23.6%	67.9%	0.0%	8.6%	100.0
	Other Services	Employers	28	1,093	0	129	1,24
		Row %	2.2%	87.5%	0.0%	10.3%	100.0
	Total	Employers	2,020	11,179	35	355	13,58
		Row %	14.9%	82.3%	0.3%	2.6%	100.0
Number of	<10 Workers	Employers	1,363	8,693	0	219	10,27
Employees		Row %	13.3%	84.6%	0.0%	2.1%	100.0
1 0	10 - 19 Workers	Employers	418	1,299	6	86	1,80
		Row %	23.1%	71.8%	0.3%	4.8%	100.0
	20 - 49 Workers	Employers	171	818	5	28	1,02
		Row %	16.7%	80.1%	0.5%	2.7%	100.0
	50+ Workers	Employers	68	369	24	22	48
		Row %	14.1%	76.3%	5.1%	4.5%	100.0
	Total	Employers	2,020	11,179	35	355	13,58
		Row %	14.9%	82.3%	0.3%	2.6%	100.00

Table 3.7: Summary Estimates of the Number of Employers Willing to Use a Secure Electronic System to Contribute Funds Above Current Payroll to Individual Benefit Accounts for Uncovered Employees

			to contribute to		ncovered emp		ien or some
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	17	47	0	0	65
-	5	Row %	26.9%	73.1%	0.0%	0.0%	100.0%
	Construction	Employers	109	184	0	4	29
		Row %	36.7%	62.0%	0.0%	1.3%	100.0%
	Manufacturing	Employers	107	5	0	38	15
		Row %	71.2%	3.6%	0.0%	25.2%	100.09
	Wholesale Trade, Transportation, & Utilities	Employers	266	17	0	0	28
		Row %	94.1%	5.9%	0.0%	0.0%	100.09
	Retail Trade	Employers	82	312	162	0	55
		Row %	14.7%	56.2%	29.1%	0.0%	100.09
	Information	Employers	70	0	8	2	8
		Row %	86.6%	0.0%	10.4%	3.0%	100.09
	Financial Activities	Employers	18	15	3	8	4
		Row %	41.2%	35.1%	6.1%	17.6%	100.0
	Professional & Business Services	Employers	226	18	0	0	24
		Row %	92.6%	7.4%	0.0%	0.0%	100.09
	Education & Health Care	Employers	87	233	0	5	32
		Row %	26.8%	71.6%	0.0%	1.6%	100.0
	Leisure & Hospitality	Employers	105	199	0	95	39
		Row %	26.2%	49.9%	0.0%	23.9%	100.0
	Other Services	Employers	17	11	0	110	13
		Row %	12.2%	8.0%	0.0%	79.8%	100.0
	Total	Employers	1,103	1,042	173	262	2,58
		Row %	42.8%	40.4%	6.7%	10.2%	100.0
Number of	<10 Workers	Employers	625	843	150	147	1,76
Employees		Row %	35.4%	47.8%	8.5%	8.4%	100.0
1 0	10 - 19 Workers	Employers	300	99	6	93	49
		Row %	60.3%	19.9%	1.2%	18.6%	100.0
	20 - 49 Workers	Employers	130	73	0	0	20
		Row %	64.2%	35.8%	0.0%	0.0%	100.0
	50+ Workers	Employers	49	27	16	22	11
		Row %	42.5%	23.8%	14.4%	19.3%	100.0
	Total	Employers	1,103	1,042	173	262	2,58
		Row %	42.8%	40.4%	6.7%	10.2%	100.09

				nt for each or	-	oute to an individ uncovered season es?	
			Yes	No	Maybe	Don't know	Total
ndustry	Mining	Employers	9	6	0	0	1
		Row %	57.6%	42.4%	0.0%	0.0%	100.0%
	Construction	Employers	60	68	0	0	12
		Row %	47.1%	52.9%	0.0%	0.0%	100.0%
	Manufacturing	Employers	48	97	0	0	14
		Row %	33.2%	66.8%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	26	262	0	0	28
	· · · · ·	Row %	9.1%	90.9%	0.0%	0.0%	100.0%
	Retail Trade	Employers	0	568	11	0	57
		Row %	0.0%	98.0%	2.0%	0.0%	100.0%
	Information	Employers	51	18	6	2	7
		Row %	65.5%	23.6%	7.8%	3.1%	100.09
	Financial Activities	Employers	0	23	3	15	4
		Row %	0.0%	56.1%	6.5%	37.4%	100.0%
	Professional & Business Services	Employers	222	7	4	0	23
		Row %	95.2%	3.2%	1.7%	0.0%	100.0%
	Education & Health Care	Employers	26	59	0	109	19
		Row %	13.6%	30.4%	0.0%	56.0%	100.0%
	Leisure & Hospitality	Employers	177	166	0	28	37
	Delouie a Hospitality	Row %	47.6%	44.8%	0.0%	7.6%	100.09
	Other Services	Employers	8	112	0	0	12
	other services	Row %	6.9%	93.1%	0.0%	0.0%	100.0%
	Total	Employers	628	1,386	24	155	2,19
	1 ottal	Row %	28.6%	63.2%	1.1%	7.1%	100.09
Number of	<10 Workers	Employers	407	959	0	103	1,47
Employees		Row %	27.7%	65.3%	0.0%	7.0%	100.0%
	10 - 19 Workers	Employers	119	225	6	44	39
		Row %	30.3%	57.1%	1.5%	11.1%	100.0%
	20 - 49 Workers	Employers	70	147	0	0	21
		Row %	32.1%	67.9%	0.0%	0.0%	100.0%
	50+ Workers	Employers	31	55	18	8	11
		Row %	28.1%	48.9%	16.1%	6.9%	100.0%
	Total	Employers	628	1,386	24	155	2,19
		Row %	28.6%	63.2%	1.1%	7.1%	100.0%

Table 3.8: Summary Estimates of the Number of Employers Willing to Contribute Health Benefits Funds Above Current Payroll for Seasonal or Temporary Employees

Table 3.9: Summary Estimates of the Number of Employers Willing to Utilize an Electronic System Housed in the Department of Employment

			the Wyoming D	-	Employment t efits accounts	to manage indivi s?	dual health
		1	Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	30	41	0	0	7
	-	Row %	42.5%	57.5%	0.0%	0.0%	100.0%
	Construction	Employers	94	186	0	4	284
		Row %	33.1%	65.5%	0.0%	1.4%	100.0%
	Manufacturing	Employers	107	5	0	38	150
		Row %	71.2%	3.6%	0.0%	25.2%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	266	245	17	0	528
		Row %	50.4%	46.4%	3.2%	0.0%	100.0%
	Retail Trade	Employers	215	179	185	0	579
		Row %	37.1%	30.9%	32.0%	0.0%	100.0%
	Information	Employers	69	0	9	2	80
		Row %	85.7%	0.0%	11.3%	3.0%	100.0%
	Financial Activities	Employers	26	8	3	8	44
		Row %	58.8%	17.6%	6.1%	17.6%	100.0%
	Professional & Business Services	Employers	226	22	4	0	25
		Row %	89.8%	8.7%	1.5%	0.0%	100.0%
	Education & Health Care	Employers	48	253	14	11	32
		Row %	14.7%	77.6%	4.4%	3.3%	100.0%
	Leisure & Hospitality	Employers	205	105	23	67	39
	* *	Row %	51.3%	26.2%	5.7%	16.8%	100.0%
	Other Services	Employers	25	112	0	110	24
		Row %	10.2%	45.5%	0.0%	44.4%	100.0%
	Total	Employers	1,310	1,156	255	239	2,95
		Row %	44.3%	39.1%	8.6%	8.1%	100.0%
Number of	<10 Workers	Employers	847	966	150	147	2,11
Employees		Row %	40.1%	45.8%	7.1%	7.0%	100.0%
	10 - 19 Workers	Employers	315	60	61	64	50
		Row %	63.0%	12.0%	12.2%	12.9%	100.0%
	20 - 49 Workers	Employers	107	93	26	0	22
		Row %	47.4%	41.2%	11.4%	0.0%	100.0%
	50+ Workers	Employers	41	36	18	27	12
		Row %	33.2%	29.8%	14.7%	22.4%	100.0%
	Total	Employers	1,310	1,156	255	239	2,95
		Row %	44.3%	39.1%	8.6%	8.1%	100.0%

Question 23. Is your firm willing to use an electronic system housed in

			where contribu	utions would b	e co-mingled	ute to a health b with other contr her pool member	ibutions to
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	17	54	0	0	71
	-	Row %	24.5%	75.5%	0.0%	0.0%	100.0%
	Construction	Employers	107	221	0	0	327
		Row %	32.6%	67.4%	0.0%	0.0%	100.0%
	Manufacturing	Employers	102	43	0	5	150
		Row %	68.0%	28.8%	0.0%	3.2%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	262	262	21	0	544
	, 1 ,	Row %	48.1%	48.1%	3.8%	0.0%	100.0%
	Retail Trade	Employers	348	46	185	0	579
		Row %	60.1%	7.9%	32.0%	0.0%	100.0%
	Information	Employers	72	0	6	2	80
		Row %	89.6%	0.0%	7.5%	3.0%	100.0%
	Financial Activities	Employers	13	8	10	15	46
		Row %	28.1%	16.5%	22.3%	33.1%	100.0%
	Professional & Business Services	Employers	218	200	4	0	423
		Row %	51.7%	47.4%	0.9%	0.0%	100.0%
	Education & Health Care	Employers	137	155	29	5	326
		Row %	41.9%	47.6%	8.9%	1.6%	100.0%
	Leisure & Hospitality	Employers	194	154	23	28	399
		Row %	48.6%	38.6%	5.7%	7.1%	100.0%
	Other Services	Employers	28	110	0	110	247
		Row %	11.2%	44.4%	0.0%	44.4%	100.0%
	Total	Employers	1,498	1,252	278	166	3,193
		Row %	46.9%	39.2%	8.7%	5.2%	100.0%
Number of	<10 Workers	Employers	1,100	929	150	110	2,289
Employees		Row %	48.1%	40.6%	6.6%	4.8%	100.0%
F = 0 j = 0 0	10 - 19 Workers	Employers	306	105	83	44	537
		Row %	56.9%	19.5%	15.4%	8.1%	100.0%
	20 - 49 Workers	Employers	71	143	23	5	242
		Row %	29.3%	59.3%	9.4%	2.0%	100.0%
	50+ Workers	Employers	21	74	22	8	125
		Row %	16.6%	59.6%	17.6%	6.1%	100.0%
	Total	Employers	1,498	1,252	278	166	3,193
	1.0111	Row %	46.9%	39.2%	8.7%	5.2%	100.0%

				-		a comparable per o for covered em	-
		1	Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	9	13	0	0	22
		Row %	40.5%	59.5%	0.0%	0.0%	100.0%
	Construction	Employers	64	211	0	0	274
		Row %	23.3%	76.7%	0.0%	0.0%	100.0%
	Manufacturing	Employers	59	16	38	38	150
		Row %	39.2%	10.4%	25.2%	25.2%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	283	262	0	0	544
		Row %	51.9%	48.1%	0.0%	0.0%	100.0%
	Retail Trade	Employers	348	69	11	0	429
		Row %	81.1%	16.2%	2.7%	0.0%	100.0%
	Information	Employers	51	0	5	5	62
		Row %	82.4%	0.0%	8.9%	8.7%	100.0%
	Financial Activities	Employers	10	26	3	8	46
		Row %	22.3%	55.4%	5.8%	16.5%	100.0%
	Professional & Business Services	Employers	393	26	0	0	419
		Row %	93.9%	6.1%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	139	182	0	5	326
		Row %	42.6%	55.8%	0.0%	1.6%	100.0%
	Leisure & Hospitality	Employers	223	103	23	28	377
		Row %	59.1%	27.4%	6.0%	7.5%	100.0%
	Other Services	Employers	28	0	0	110	137
		Row %	20.2%	0.0%	0.0%	79.8%	100.0%
	Total	Employers	1,605	907	80	194	2,785
		Row %	57.6%	32.5%	2.9%	7.0%	100.0%
Number of	<10 Workers	Employers	1,225	562	38	147	1,973
Employees	VIO WORKEIS	Row %	62.1%	28.5%	1.9%	7.5%	100.0%
Employees	10 - 19 Workers	Employers	289	156	0	39	484
		Row %	59.7%	32.2%	0.0%	8.0%	100.0%
	20 - 49 Workers	Employers	83	110	26	0.070	219
	20 17 WOLKUS	Row %	38.1%	50.1%	11.8%	0.0%	100.0%
	50+ Workers	Employers	7	78	11.3%	8	100.0%
	JU WULKEIS	Row %	6.2%	71.7%	15.1%	7.0%	100.0%
		Employers	1,605	907	80	194	2,785
	Total						

			Question 26. Are	e e	the new Hea acted into lav	llth Savings Acco v in 2004?	ounts (HSAs)
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	9	13 59.5%	0 0.0%	0 0.0%	22
	Construction	Row % Employers	40.5% 64	211	0	0	100.0% 274
	Manufacturing	Row % Employers	23.3% 59	76.7% 16	0.0% 38	0.0% 38	100.0% 150
	Wholesale Trade, Transportation, & Utilities	Row % Employers	39.2% 283	10.4% 262	25.2% 0	25.2% 0	100.0% 544
	· • •	Row %	51.9%	48.1%	0.0%	0.0%	100.0%
	Retail Trade	Employers Row %	348 81.1%	69 16.2%	$11 \\ 2.7\%$	0 0.0%	429 100.0%
	Information	Employers Row %	51 82.4%	0 0.0%	5 8.9%	5 8.7%	62 100.0%
	Financial Activities	Employers Row %	10 22.3%	26 55.4%	3 5.8%	8 16.5%	46 100.0%
	Professional & Business Services	Employers	393	26	0	0	419
	Education & Health Care	Row % Employers	93.9% 139	6.1% 182	0.0% 0	0.0% 5	100.0% 326
	Leisure & Hospitality	Row % Employers	42.6% 223	55.8% 103	0.0%	1.6% 28	100.0% 37
		Row %	59.1%	27.4%	6.0%	7.5%	100.0%
	Other Services	Employers Row %	28 20.2%	0 0.0%	0 0.0%	110 79.8%	13′ 100.0%
	Total	Employers Row %	1,605 57.6%	907 32.5%	80 2.9%	194 7.0%	2,785 100.0%
Number of	<10 Workers	Employers	1,225	562	38	147	1,973
Employees	10 - 19 Workers	Row % Employers	62.1% 289	28.5% 156	1.9% 0	7.5% 39	100.0% 484
	20 - 49 Workers	Row % Employers	59.7% 83	32.2% 110	0.0% 26	8.0% 0	100.0% 219
	50+ Workers	Row % Employers	38.1%	50.1% 78	11.8% 16	0.0%	100.0% 10
		Row %	6.2%	71.7%	15.1%	7.0%	100.0%
	Total	Employers Row %	1,605 57.6%	907 32.5%	80 2.9%	194 7.0%	2,78 100.0%

			Question 2	27. Do you hav	ve any detaile	d knowledge of l	HSAs?
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	101	548	0	9	658
-	5	Row %	15.3%	83.3%	0.0%	1.3%	100.0%
	Construction	Employers	459	1,825	0	0	2,284
		Row %	20.1%	79.9%	0.0%	0.0%	100.0%
	Manufacturing	Employers	122	429	0	0	55
	0	Row %	22.1%	77.9%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	561	934	0	0	1,495
		Row %	37.5%	62.5%	0.0%	0.0%	100.0%
	Retail Trade	Employers	341	1,721	0	0	2,06
		Row %	16.5%	83.5%	0.0%	0.0%	100.0%
	Information	Employers	47	182	0	0	22
		Row %	20.5%	79.5%	0.0%	0.0%	100.0%
	Financial Activities	Employers	198	1,140	0	0	1,33
		Row %	14.8%	85.2%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	1,029	1,271	0	0	2,30
		Row %	44.7%	55.3%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	308	970	0	0	1,27
		Row %	24.1%	75.9%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	394	1,111	0	28	1,53
		Row %	25.7%	72.5%	0.0%	1.8%	100.0%
	Other Services	Employers	364	993	0	0	1,35
		Row %	26.8%	73.2%	0.0%	0.0%	100.0%
	Total	Employers	3,924	11,124	0	37	15,08
		Row %	26.0%	73.7%	0.0%	0.2%	100.0%
Number of	<10 Workers	Employers	2,727	8,775	0	0	11,502
Employees		Row %	23.7%	76.3%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	452	1,453	0	37	1,94
		Row %	23.3%	74.8%	0.0%	1.9%	100.0%
	20 - 49 Workers	Employers	468	643	0	0	1,11
		Row %	42.1%	57.9%	0.0%	0.0%	100.0%
	50+ Workers	Employers	277	253	0	0	53
		Row %	52.2%	47.8%	0.0%	0.0%	100.0%
	Total	Employers	3,924	11,124	0	37	15,08
		Row %	26.0%	73.7%	0.0%	0.2%	100.0%

Table 3.13: Summary Estimates of the Number of Employers With Detailed Knowledge of Health Savings Accounts

Table 3.14: Summary Estimates of the Number of Employers With Knowledge of Internet Use for Health Information and Claims Management

			personal h	ealth records	and health c	are claims inforn	nation?
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	170	488	0	0	658
		Row %	25.8%	74.2%	0.0%	0.0%	100.0%
	Construction	Employers	878	1,406	0	0	2,284
		Row %	38.4%	61.6%	0.0%	0.0%	100.0%
	Manufacturing	Employers	199	352	0	0	551
		Row %	36.1%	63.9%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	416	1,096	0	0	1,512
		Row %	27.5%	72.5%	0.0%	0.0%	100.0%
	Retail Trade	Employers	509	1,553	0	0	2,062
		Row %	24.7%	75.3%	0.0%	0.0%	100.0%
	Information	Employers	103	126	0	0	229
		Row %	44.9%	55.1%	0.0%	0.0%	100.0%
	Financial Activities	Employers	629	709	0	0	1,338
		Row %	47.0%	53.0%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	704	1,603	0	0	2,307
		Row %	30.5%	69.5%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	698	581	0	0	1,279
		Row %	54.6%	45.4%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	317	1,165	0	28	1,511
	* •	Row %	21.0%	77.1%	0.0%	1.9%	100.0%
	Other Services	Employers	153	1,085	0	3	1,241
		Row %	12.4%	87.4%	0.0%	0.2%	100.0%
	Total	Employers	4,776	10,164	0	31	14,971
		Row %	31.9%	67.9%	0.0%	0.2%	100.0%
Number of	<10 Workers	Employers	3,366	8,026	0	0	11,393
Employees		Row %	29.5%	70.5%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	615	1,306	0	28	1,950
		Row %	31.6%	67.0%	0.0%	1.5%	100.0%
	20 - 49 Workers	Employers	488	607	0		1,098
		Row %	44.5%	55.3%	0.0%	0.2%	100.0%
	50+ Workers	Employers	306	225	0	0	530
		Row %	57.6%	42.4%	0.0%	0.0%	100.0%
	Total	Employers	4,776	10,164	0	31	14,971
		Row %	31.9%	67.9%	0.0%	0.2%	100.0%

Question 29. Have you heard of using the Internet for accessing

	Comm	
Response Category Number and Title	Number	Col. %
1. Limits, Regulations, Requirements, Constraints	46	14.6
2. Intermediate Role for Government, Excluding Limits	38	12.1
3. Large Scale Federal and/or State Intervention	27	8.6
4. Tort Reform	40	12.7
5. Expand the Pool to Increase Access	24	7.6
6. Just Fix It! - No Means Specified	22	7.0
7. Do Not Know of a Remedy	39	12.4
8. Address Corruption, Fraud, and Abuse	12	3.8
9. High Deductibles, Health Savings Accounts	9	2.9
10. Bring in More Carriers	9	2.9
11. Emphasize Prevention/Consumer Education	8	2.5
12. Segment the Product	7	2.2
13. Segment the Consumer	6	1.9
14. More Drug Company Competition	5	1.6
15. Study Other Countries	5	1.6
16. Other Comments	17	5.4
Fotal	314 ^a	100.0

Table 3.15: Distribution of Response Categories for Open-Ended Question Regarding Remedies and Suggestions to Fix the Health Care/Coverage Problem

			Question 12. Does your firm have any full-time employees who are not offered medical insurance?						
		1	Yes	No	Maybe	Don't know	Total		
Industry	Mining	Employers	348	295	0	0	643		
		Row %	54.1%	45.9%	0.0%	0.0%	100.0%		
	Construction	Employers	1,648	591	0	0	2,239		
		Row %	73.6%	26.4%	0.0%	0.0%	100.0%		
	Manufacturing	Employers	392	148	0	0	540		
	5	Row %	72.6%	27.4%	0.0%	0.0%	100.0%		
	Wholesale Trade, Transportation, & Utilities	Employers	559	953	0	0	1,512		
	······································	Row %	36.9%	63.1%	0.0%	0.0%	100.0%		
	Retail Trade	Employers	1,310	440	0	0	1,750		
		Row %	74.8%	25.2%	0.0%	0.0%	100.0%		
	Information	Employers	52	137	0	0	189		
	momuton	Row %	27.4%	72.6%	0.0%	0.0%	100.0%		
	Financial Activities	Employers	786	415	0.070	0.070	1,201		
	Financial Activities	Row %	65.4%	34.6%	0.0%	0.0%	100.0%		
	Professional & Business Services	Employers	823	1,298	0.070	0.070	2,121		
	Toressional & Dusiness Scivices	Row %	38.8%	61.2%	0.0%	0.0%	100.0%		
	Education & Health Care	Employers	595	668	0.070	0.070	1,263		
	Education & nearth Care	Row %	47.1%	52.9%	0.0%	0.0%	100.0%		
	Leisure & Hospitality	Employers	1,035	283	0.078	0.078	1,318		
	Leisure & Hospitanty	Row %	78.5%	21.5%	0.0%	0.0%	100.0%		
			814	314	0.078	0.078	1,129		
	Other Services	Employers	72.2%	27.8%	0.0%	0.0%	1,129		
	T + 1	Row %			0.0%	0.0%			
	Total	Employers	8,363	5,542	0.0%	0.0%	13,904		
		Row %	60.1%	39.9%	0.0%	0.0%	100.0%		
Number of	<10 Workers	Employers	6,778	3,653	0	0	10,430		
Employees		Row %	65.0%	35.0%	0.0%	0.0%	100.0%		
	10 - 19 Workers	Employers	1,040	832	0	0	1,872		
		Row %	55.5%	44.5%	0.0%	0.0%	100.0%		
	20 - 49 Workers	Employers	420	667	0	0	1,087		
		Row %	38.6%	61.4%	0.0%	0.0%	100.0%		
	50+ Workers	Employers	125	390	0	0	515		
		Row %	24.3%	75.7%	0.0%	0.0%	100.0%		
	Total	Employers	8,363	5,542	0	0	13,904		
	- • • • • •	Row %	60.1%	39.9%	0.0%	0.0%	100.0%		

			Question 12. Do		nave any part- medical insu	-time employees v rance?	who are not
		1	Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	404	28	0	0	432
	-	Row %	93.5%	6.5%	0.0%	0.0%	100.0%
	Construction	Employers	1,076	36	0	0	1,112
		Row %	96.7%	3.3%	0.0%	0.0%	100.0%
	Manufacturing	Employers	380	5	0	0	384
	5	Row %	98.7%	1.3%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	1,368	27	0	0	1,396
		Row %	98.0%	2.0%	0.0%	0.0%	100.0%
	Retail Trade	Employers	1,853	11	0	0	1,864
		Row %	99.4%	0.6%	0.0%	0.0%	100.0%
	Information	Employers	173	2	0	0	175
	momuton	Row %	98.6%	1.4%	0.0%	0.0%	100.0%
	Financial Activities	Employers	765	137	0	0	902
		Row %	84.8%	15.2%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	1,535	0	0.070	0.070	1,535
	Toressional & Dusiness bervices	Row %	100.0%	0.0%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	825	109	0.070	0.070	933
	Education & ficatin Care	Row %	88.4%	11.6%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	1,395	72	0.070	0.070	1,466
	Leisure & nospitanty	Row %	95.1%	4.9%	0.0%	0.0%	100.0%
	Other Services	Employers	657	3	0.070	0.078	659
	Outer Services	Row %	99.6%	0.4%	0.0%	0.0%	100.0%
	Total		10,431	430	0.078	0.078	10,861
	Total	Employers	96.0%	4.0%	0.0%	0.0%	10,801
		Row %	90.0%	4.0%	0.0%	0.0%	100.0%
Number of	<10 Workers	Employers	7,600	302	0	0	7,902
Employees		Row %	96.2%	3.8%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	1,523	37	0	0	1,560
		Row %	97.6%	2.4%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	904	37	0	0	941
		Row %	96.1%	3.9%	0.0%	0.0%	100.0%
	50+ Workers	Employers	403	55	0	0	458
	-	Row %	88.1%	11.9%	0.0%	0.0%	100.0%
	Total	Employers	10,431	430	0	0	10,861
		Row %	96.0%	4.0%	0.0%	0.0%	100.0%

			Question 13.	•	m offer medic spouses or de	al insurance for pendents?	full-time
			Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	297	348	0	0	645
		Row %	46.1%	53.9%	0.0%	0.0%	100.0%
	Construction	Employers	837	1,447	0	0	2,284
		Row %	36.7%	63.3%	0.0%	0.0%	100.0%
	Manufacturing	Employers	153	393	0	0	545
		Row %	28.0%	72.0%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	1,239	273	0	0	1,512
	-	Row %	81.9%	18.1%	0.0%	0.0%	100.0%
	Retail Trade	Employers	469	1,293	0	0	1,761
		Row %	26.6%	73.4%	0.0%	0.0%	100.0%
	Information	Employers	136	58	0	0	194
		Row %	69.9%	30.1%	0.0%	0.0%	100.0%
	Financial Activities	Employers	555	657	0	0	1,211
		Row %	45.8%	54.2%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	1,145	983	0	0	2,128
		Row %	53.8%	46.2%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	454	830	0	0	1,284
		Row %	35.4%	64.6%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	298	1,021	0,010	0	1,318
		Row %	22.6%	77.4%	0.0%	0.0%	100.0%
	Other Services	Employers	194	935	0.070	0.070	1,129
	outer bervices	Row %	17.2%	82.8%	0.0%	0.0%	100.0%
	Total	Employers	5,776	8,237	0.070	0.070	14,013
	I otai	Row %	41.2%	58.8%	0.0%	0.0%	100.0%
		KOW 70	71.2/0	30.070	0.070	0.070	100.070
Number of	<10 Workers	Employers	3,672	6,758	0	0	10,430
Employees		Row %	35.2%	64.8%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	946	998	0	0	1,944
		Row %	48.7%	51.3%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	694	415	0	0	1,109
		Row %	62.6%	37.4%	0.0%	0.0%	100.0%
	50+ Workers	Employers	464	65	0	0	529
		Row %	87.7%	12.3%	0.0%	0.0%	100.0%
	Total	Employers	5,776	8,237	0	0	14,013
		Row %	41.2%	58.8%	0.0%	0.0%	100.0%

L

			Question 13.	e e	m offer medic spouses or de	al insurance for pendents?	part-time
		1	Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers Row %	30 7.2%	389 92.8%	0 0.0%	0 0.0%	420 100.0%
	Construction	Employers Row %	20 1.8%	1,072 98.2%	0.0%	0.0%	1,092 100.0%
	Manufacturing	Employers Row %	12 3.1%	372 96.9%	0.0%	0.0%	384 100.0%
	Wholesale Trade, Transportation, & Utilities	Employers Row %	32 2.3%	1,364 97.7%	0.0%	0.0%	1,396 100.0%
	Retail Trade	Employers Row %	2.370 29 1.6%	1,807 98.4%	0.0%	0.0%	1,836 100.0%
	Information	Employers Row %	13 7.9%	156 92.1%	0.0%	0.0%	169 100.0%
	Financial Activities	Employers Row %	158 17.5%	745 82.5%	0.0%	0.0%	902 100.0%
	Professional & Business Services	Employers Row %	7 0.5%	1,520 99.5%	0.0%	0.0%	1,527 100.0%
	Education & Health Care	Employers Row %	126 13.5%	807 86.5%	0.0%	0.0%	933 100.0%
	Leisure & Hospitality	Employers Row %	28 2.0%	1,366 98.0%	0.0%	0.0%	1,395 100.0%
	Other Services	Employers Row %	0.0%	657 100.0%	0.0%	0.0%	657 100.0%
	Total	Employers Row %	455 4.2%	10,256 95.8%	0.0%	0.0%	10,711 100.0%
Number of	<10 Workers	Employers	230	7,600	0	0	7,830
Employees	10 - 19 Workers	Row % Employers	2.9% 53	97.1% 1,483	0.0% 0	0.0% 0	100.0% 1,536
	20 - 49 Workers	Row % Employers	3.5% 76	96.5% 822	0.0% 0	0.0% 0	100.0% 898
	50+ Workers	Row % Employers	8.4% 96	91.6% 350	0.0% 0	0.0% 0	100.0% 446
	Total	Row % Employers	21.5% 455	78.5% 10,256	0.0% 0	0.0% 0	100.0% 10,711
		Row %	4.2%	95.8%	0.0%	0.0%	100.0%

			-	e e	0	bit cards for adm ement accounts?	0
		1	Yes	No	Maybe	Don't know	Total
Industry	Mining	Employers	159	499	0	0	658
		Row %	24.2%	75.8%	0.0%	0.0%	100.0%
	Construction	Employers	715	1,569	0	0	2,28
		Row %	31.3%	68.7%	0.0%	0.0%	100.0%
	Manufacturing	Employers	157	393	0	0	55
		Row %	28.5%	71.5%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	635	877	0	0	1,51
		Row %	42.0%	58.0%	0.0%	0.0%	100.0%
	Retail Trade	Employers	651	1,411	0	0	2,06
		Row %	31.5%	68.5%	0.0%	0.0%	100.0%
	Information	Employers	87	142	0	0	22
		Row %	38.0%	62.0%	0.0%	0.0%	100.00
	Financial Activities	Employers	362	976	0	0	1,33
		Row %	27.1%	72.9%	0.0%	0.0%	100.00
	Professional & Business Services	Employers	737	1,563	0	0	2,30
		Row %	32.0%	68.0%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	408	871	0	0	1,27
		Row %	31.9%	68.1%	0.0%	0.0%	100.00
	Leisure & Hospitality	Employers	334	1,148	0	28	1,51
		Row %	22.1%	76.0%	0.0%	1.9%	100.0
	Other Services	Employers	156	1,203	0	0	1,35
		Row %	11.5%	88.5%	0.0%	0.0%	100.00
	Total	Employers	4,401	10,653	0	28	15,08
		Row %	29.2%	70.6%	0.0%	0.2%	100.00
Number of	<10 Workers	Employers	2,833	8,669	0	0	11,50
Employees		Row %	24.6%	75.4%	0.0%	0.0%	100.09
F ,	10 - 19 Workers	Employers	747	1,183	0	28	1,95
		Row %	38.2%	60.4%	0.0%	1.4%	100.09
	20 - 49 Workers	Employers	512	579	0.070	0	1,09
		Row %	47.0%	53.0%	0.0%	0.0%	100.09
	50+ Workers	Employers	308	222	0.070	0.070	53
		Row %	58.1%	41.9%	0.0%	0.0%	100.09
	Total	Employers	4,401	10,653	0.070	28	15,08
	1044	Row %	29.2%	70.6%	0.0%	0.2%	100.00

Table 3.20: Summary Estimates of the Number of Employers With Knowledge of Health Account Debit Cards