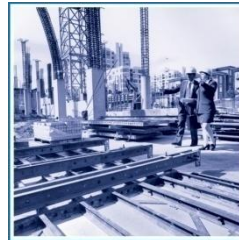


Healthcare Reform Survey

What We Know and What's Coming

Employee Benefits Consultancy and Brokerage Practice
www.connerstrong.com

August 2011



Introduction

- More than a year after the passage of the Patient Protection and Affordable Care Act, questions linger about the effect the sweeping law will have on the healthcare delivery system, cost, quality and the employer based model for benefits.
- While the government continues to issue a blitz of regulations regarding implementation many questions remain.
- In order to inventory a good base line of what we know thus far, Conner Strong & Buckelew issued this "**Healthcare Reform Survey: What We Know and What's Coming**".

The Survey

- The web survey was issued to Conner Strong & Buckelew clients and groups and prospective clients that receive our regular industry and regulatory updates.
- The survey was sent to employers in all industry segments, including commercial accounts and governmental entities.
- In excess of seventy five(75) individual employers responded to the survey providing a solid base of information.
- Most of the respondents are East Coast headquartered businesses offering comprehensive employee benefits to full time associates.
- The survey results are intended to represent what is “on the mind of business and HR leaders” as the health care issue continues to be front and center on the public docket.

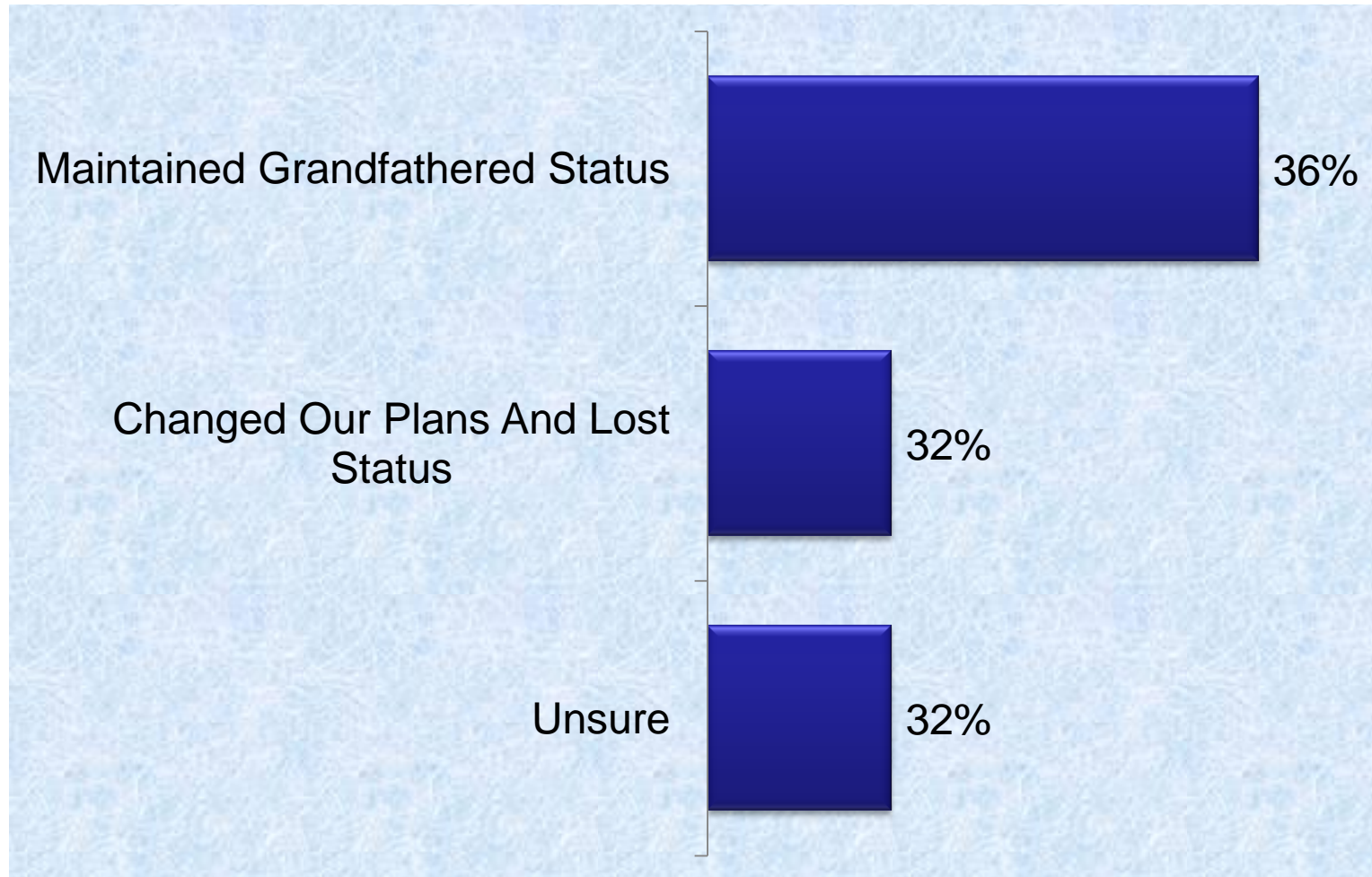
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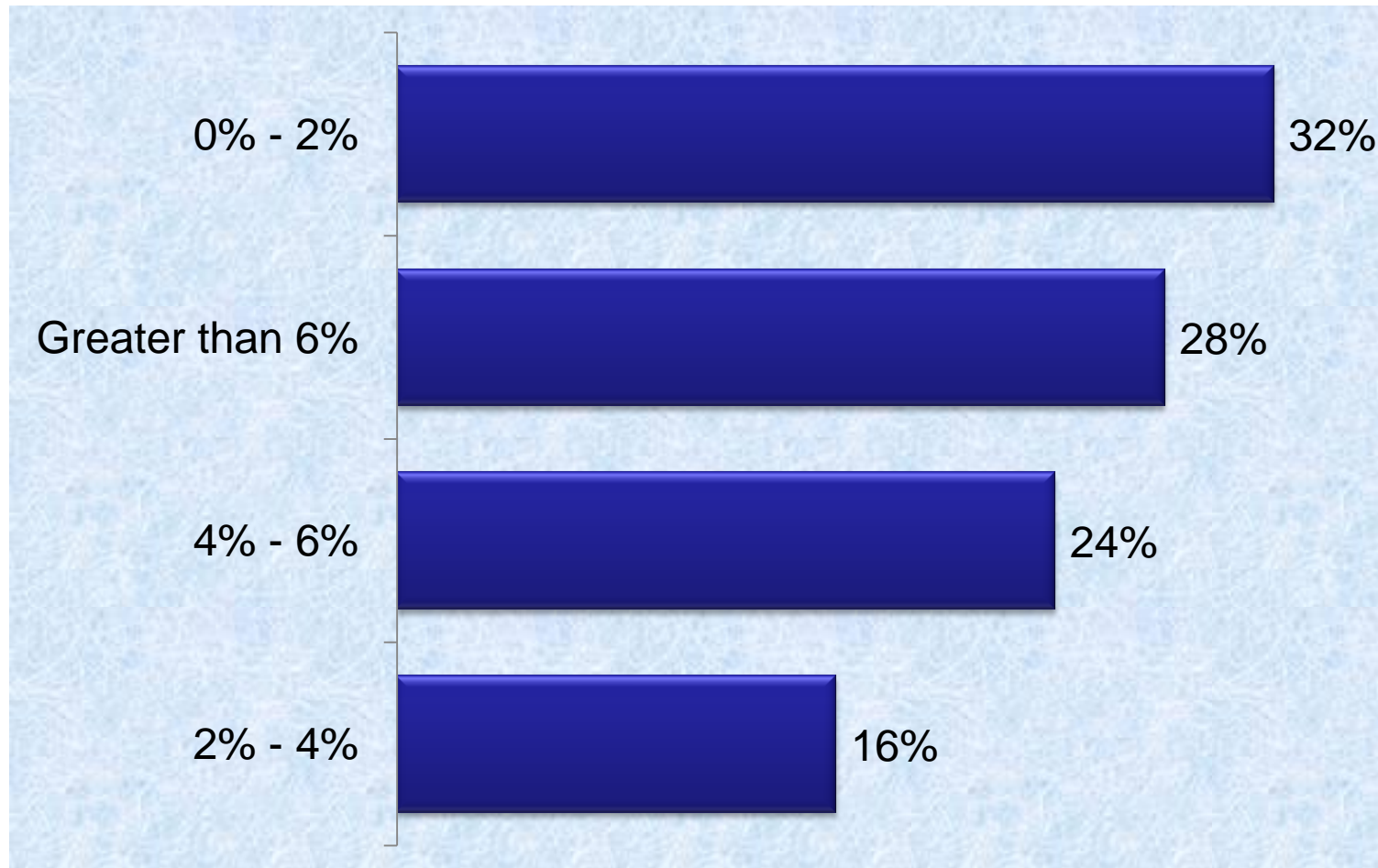
Executive Summary

Question by Question Responses

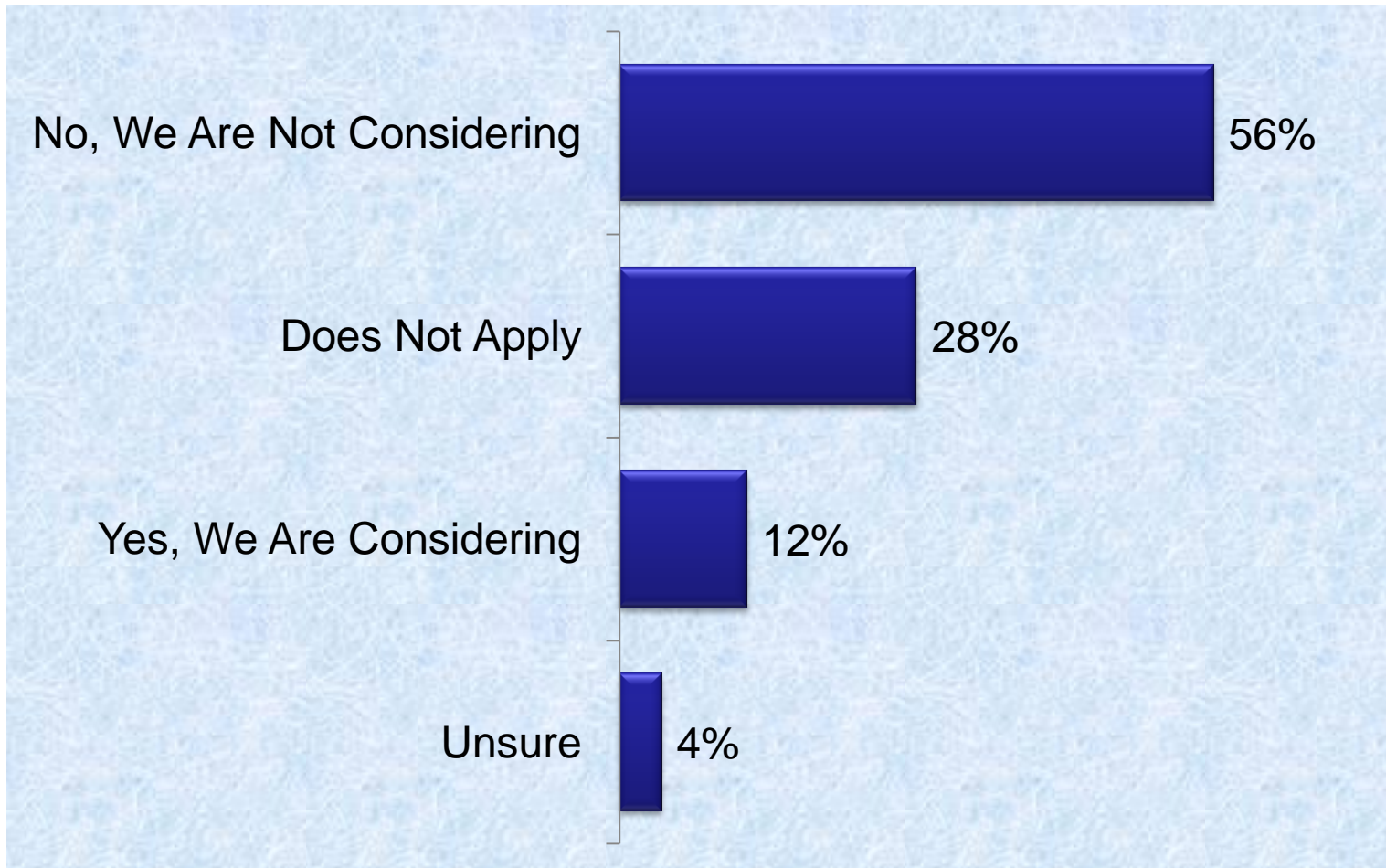
Did you remain “Grandfathered Status” under the law or did you lose grandfathered status?



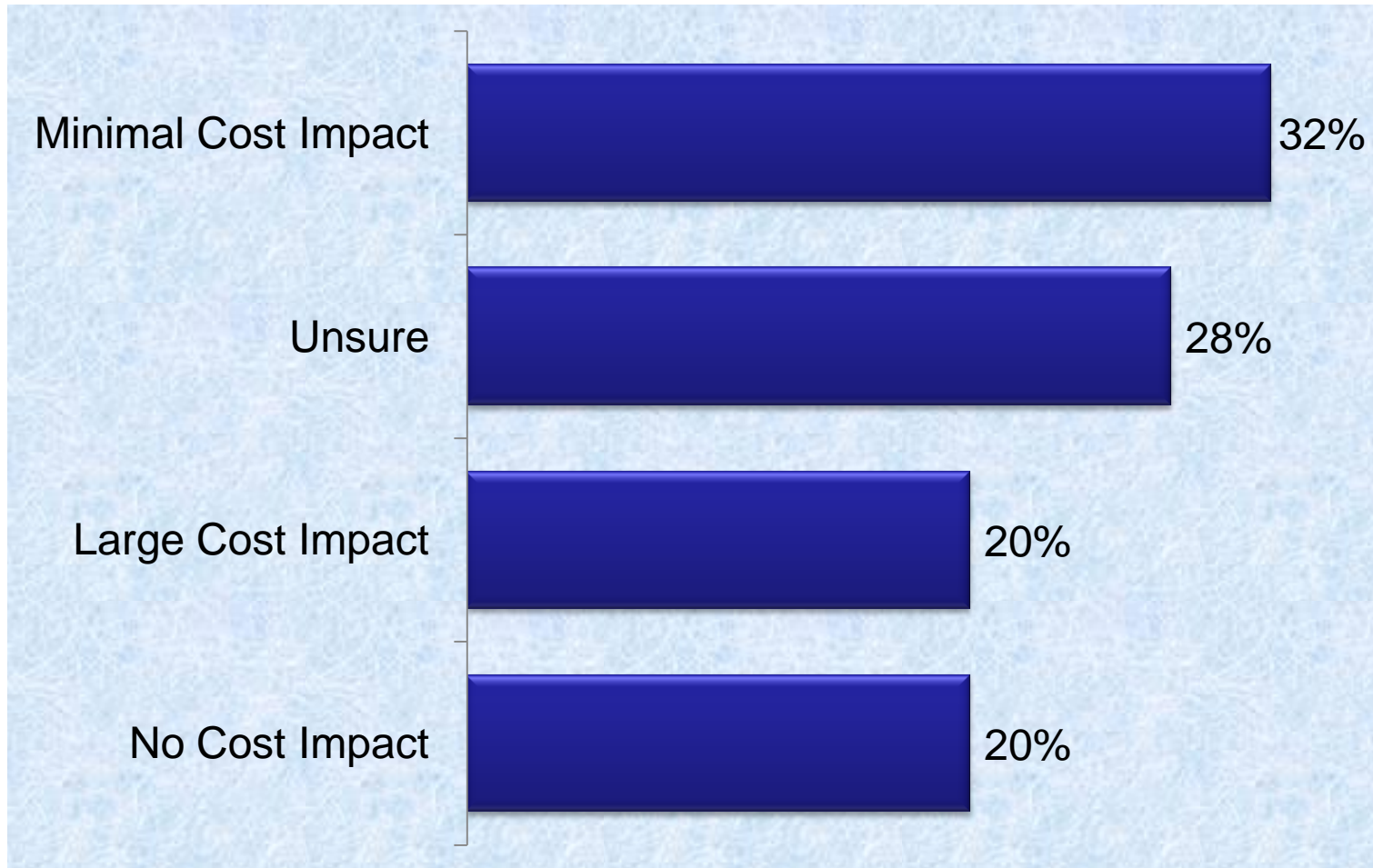
For your 2011 benefit plan year, what percent increase do you estimate was solely related to the new costs of the healthcare reform law?



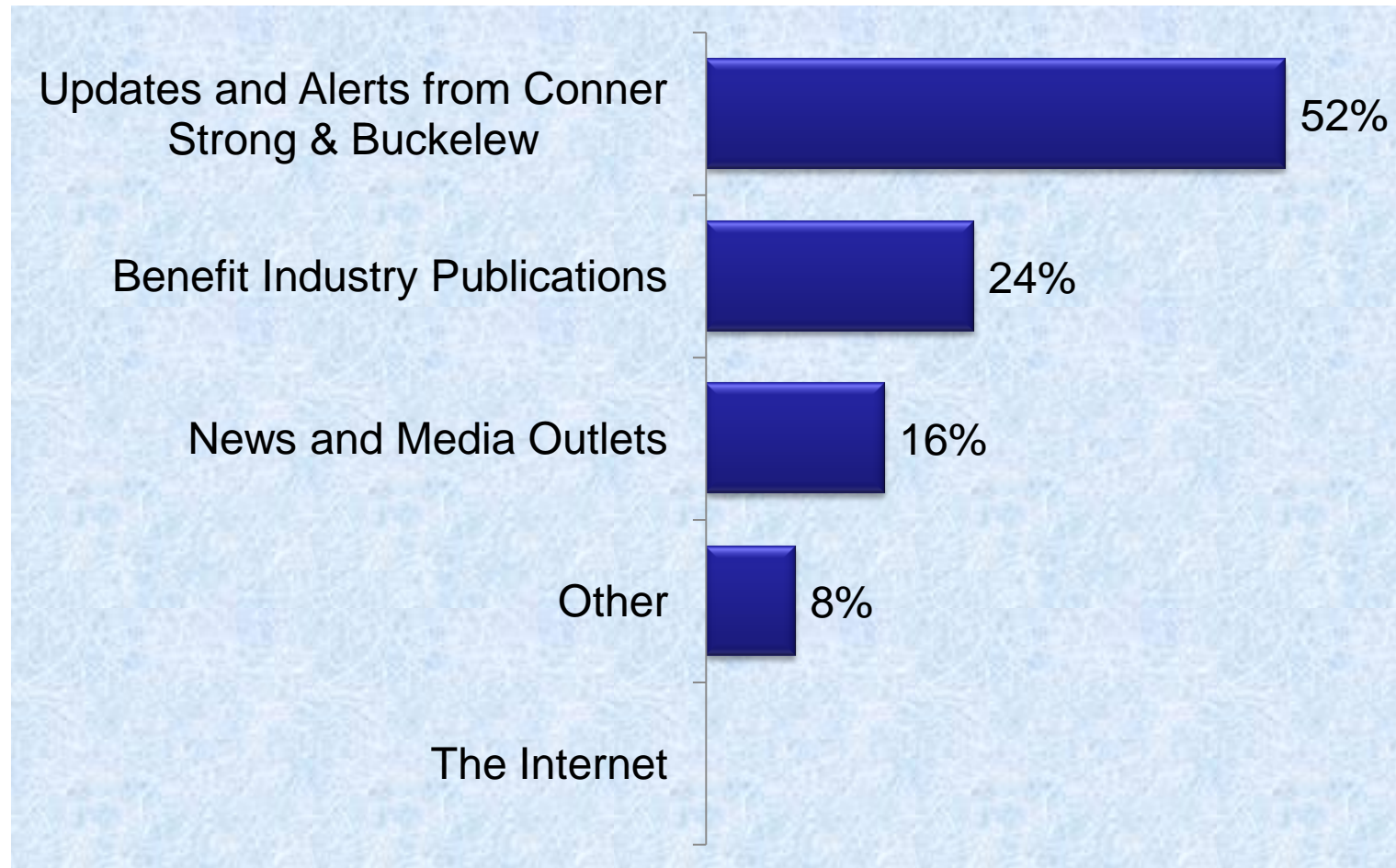
If applicable, are you considering a change from being fully insured to a self funded plan as a result of the healthcare reform law?



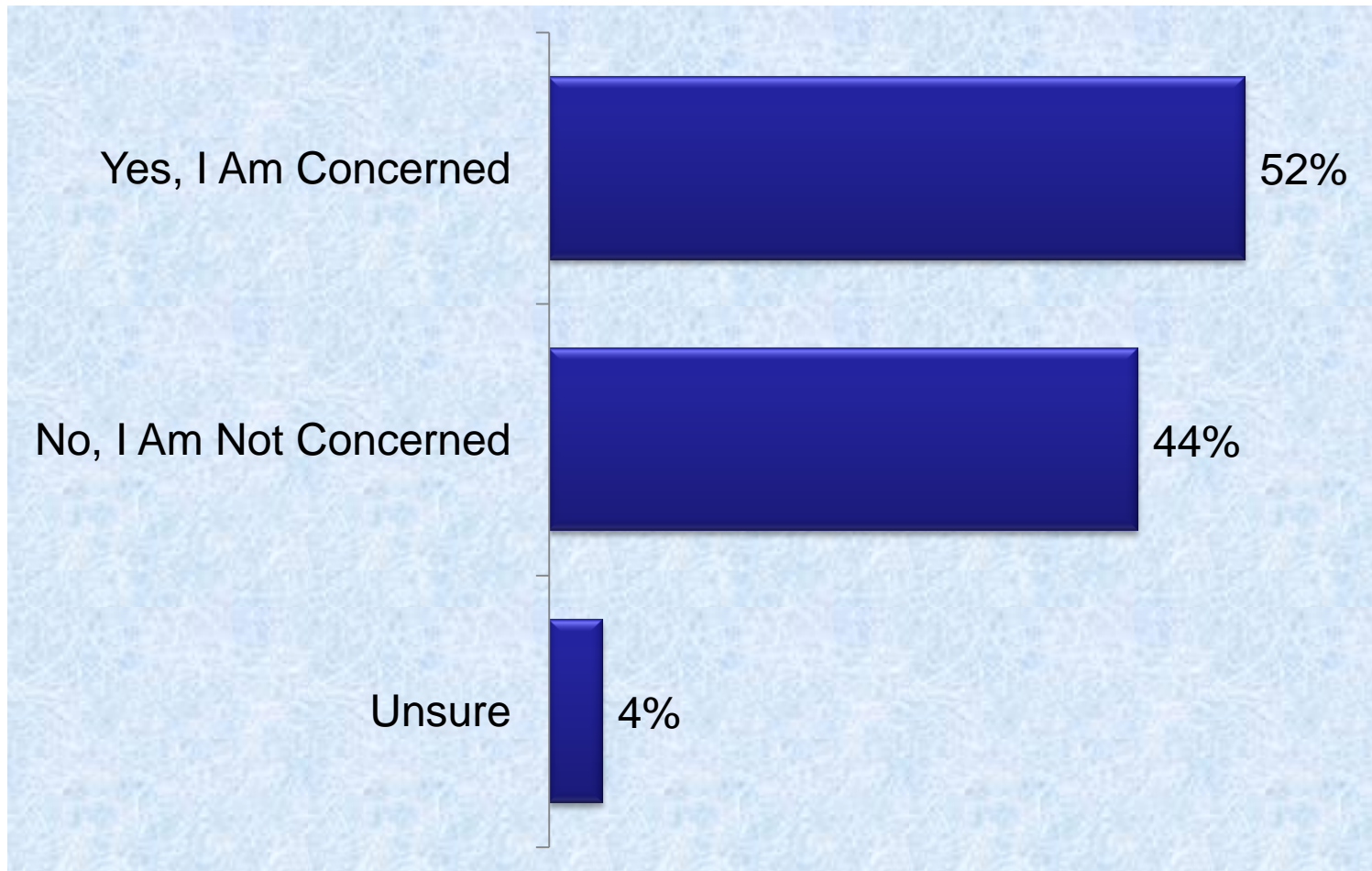
For 2012, what impact do you expect the healthcare reform law will have on your benefit renewal?



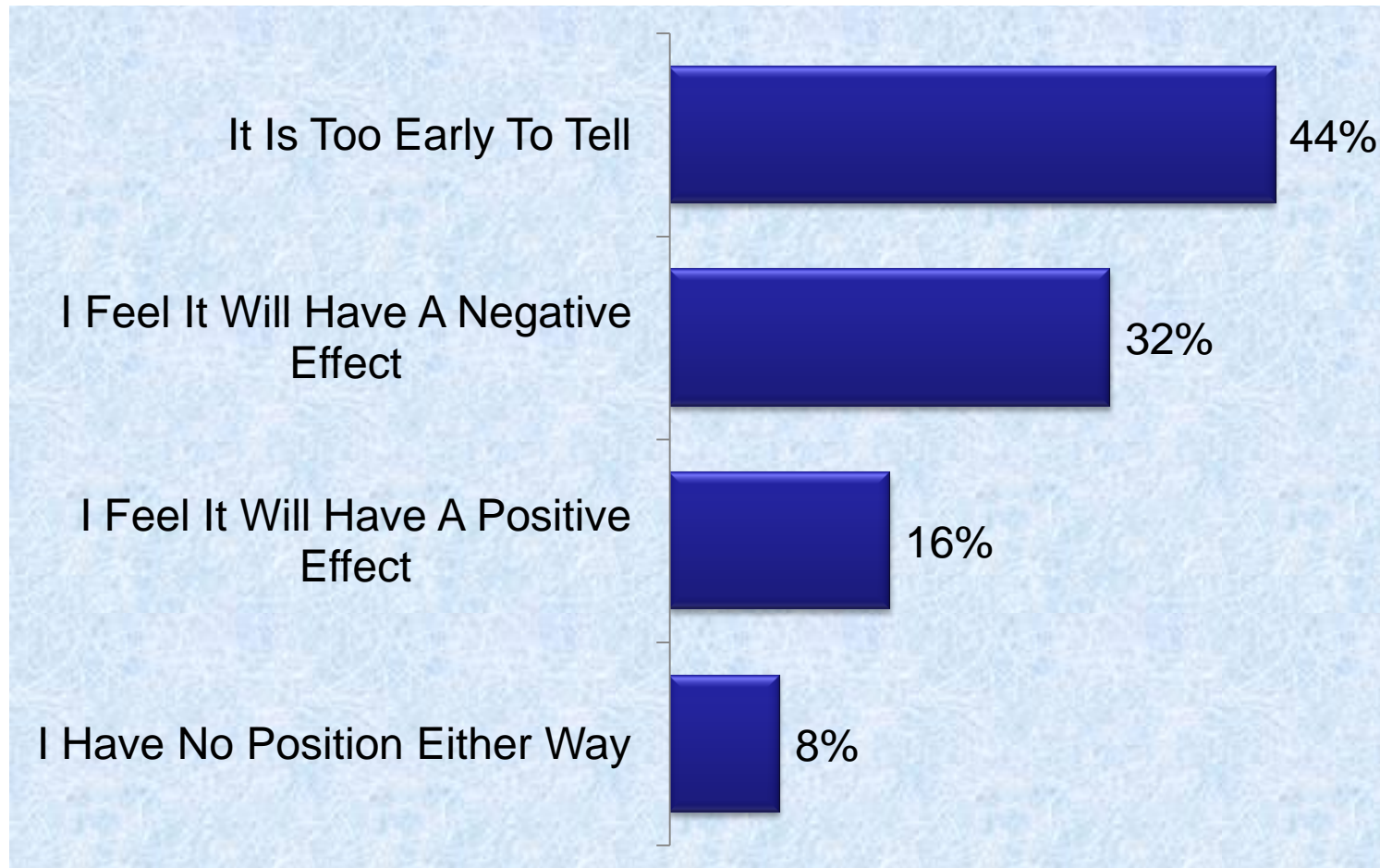
Where did you get most information about the new law?



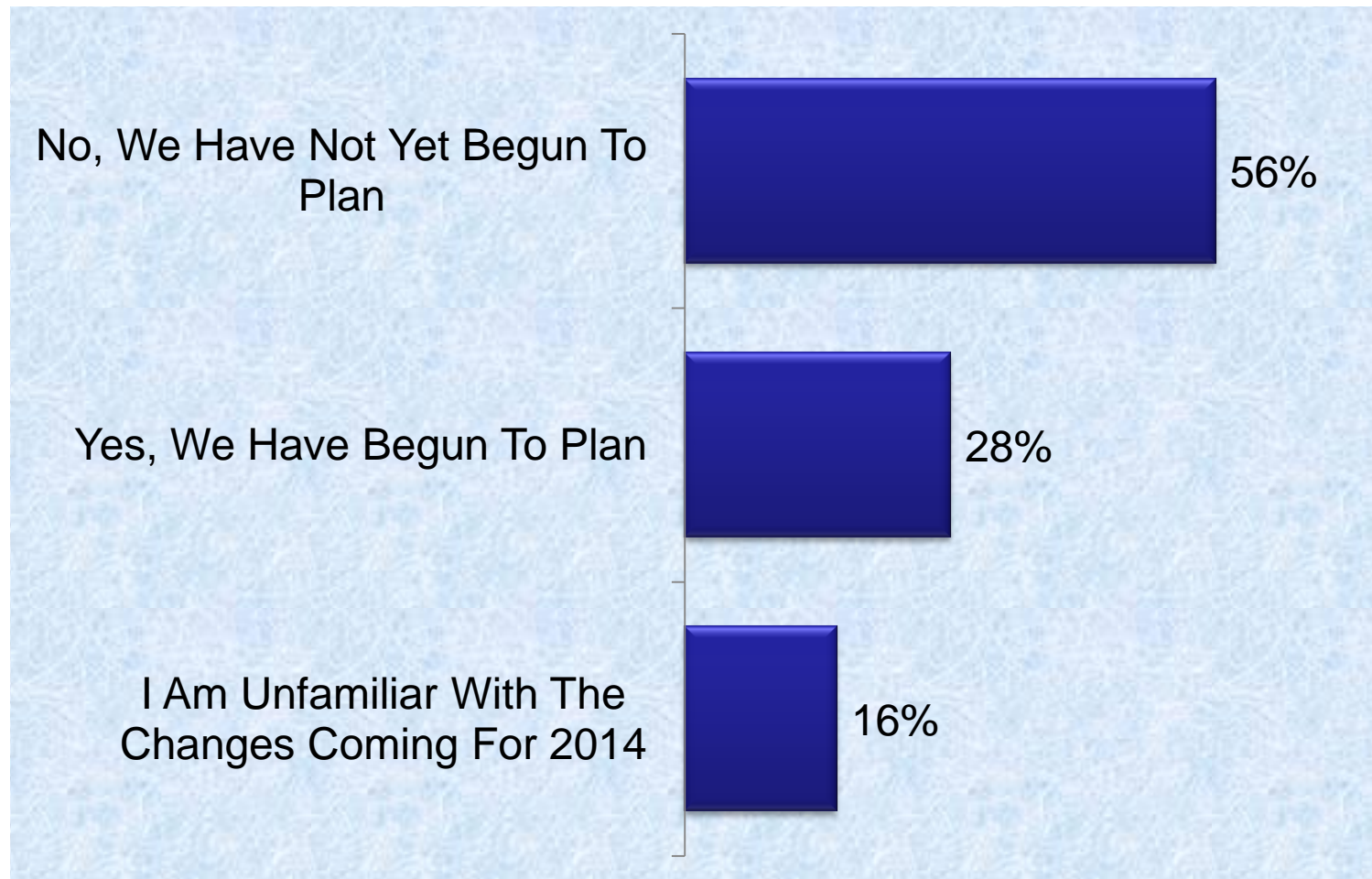
In general, are you concerned about the impact healthcare reform will have on your ability to continue to offer benefits to your employees?



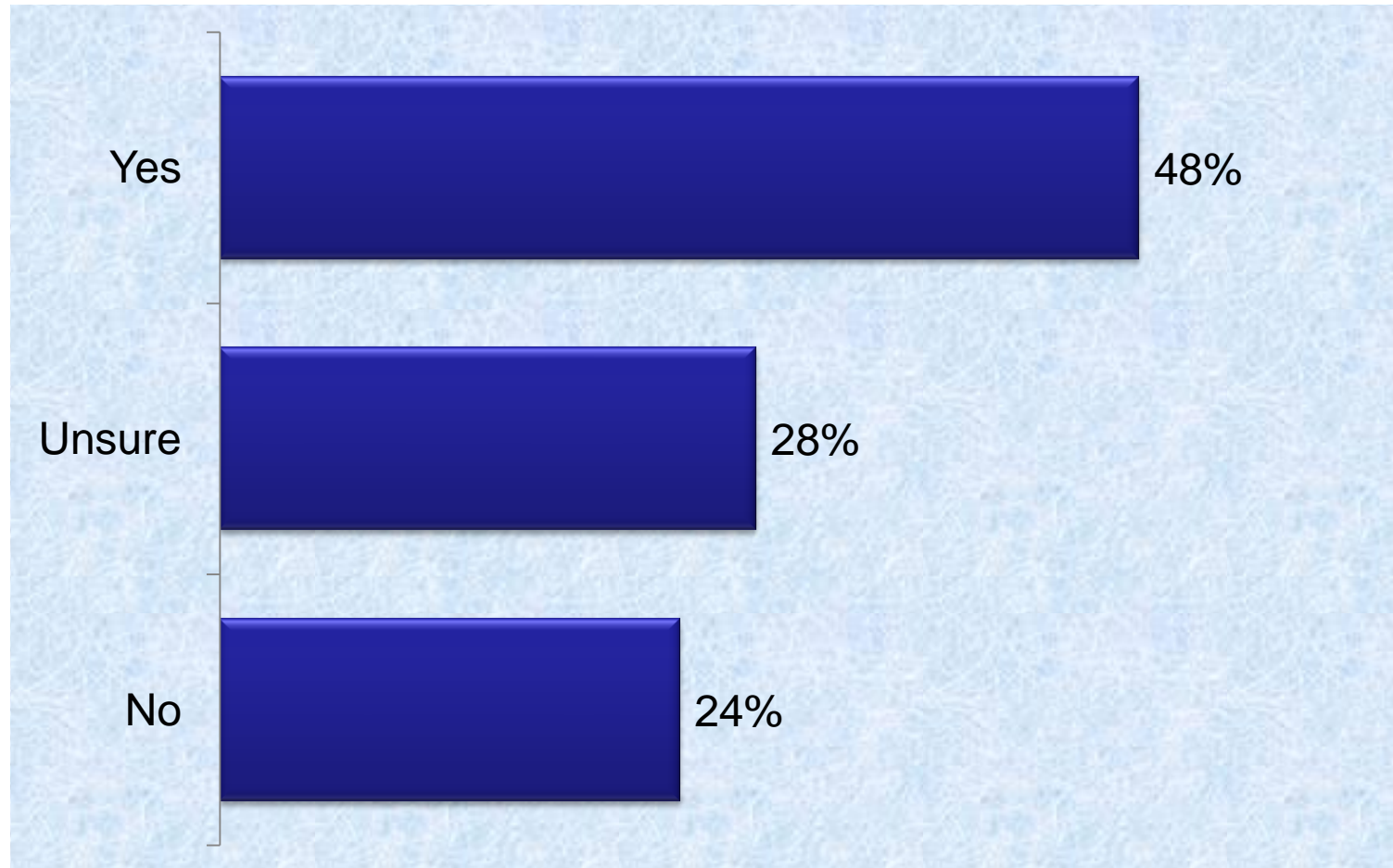
Do you think the new healthcare reform law will have a positive or negative impact on your business and your benefits plan(s)?



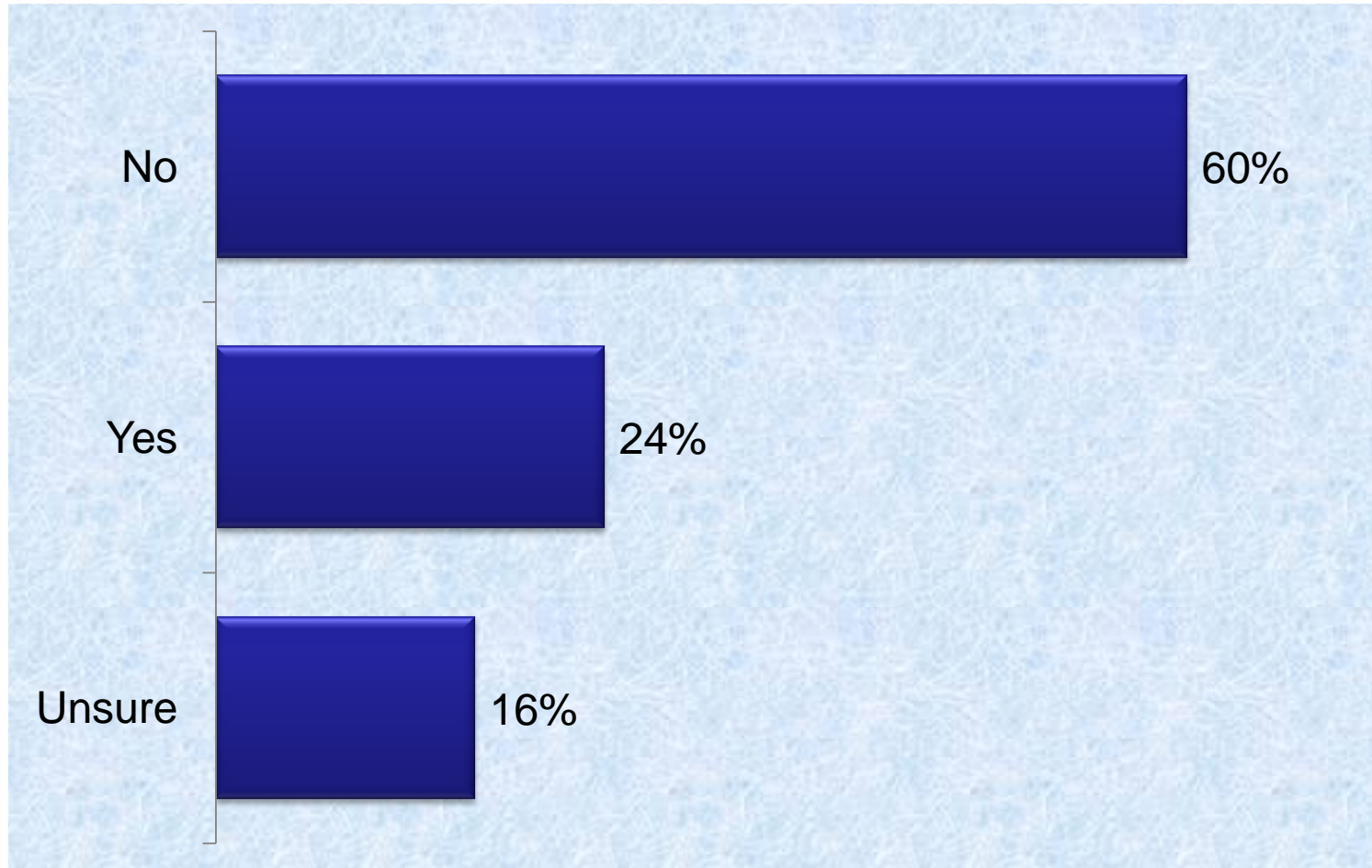
Have you begun to plan for the more significant changes coming in 2014?



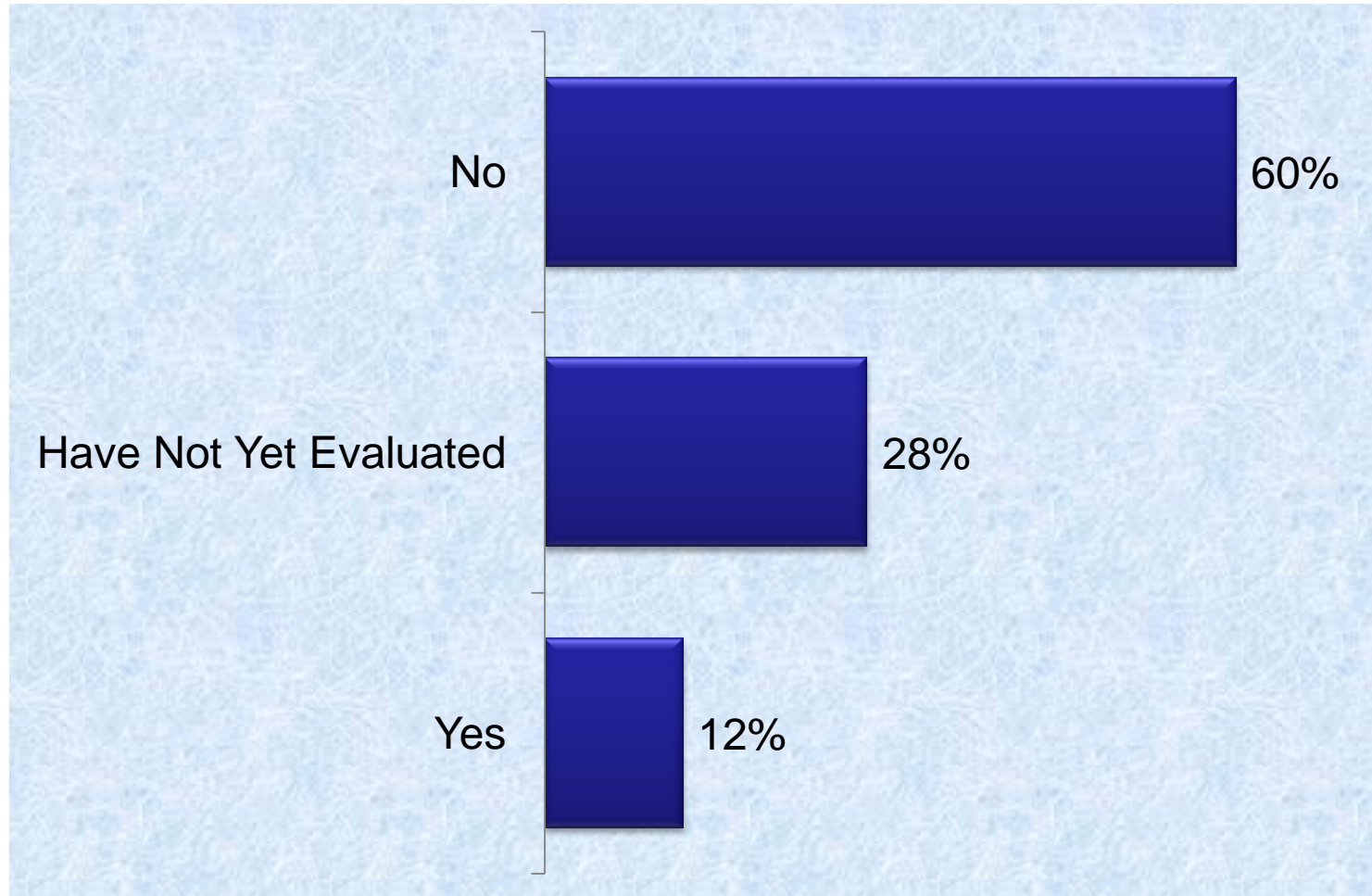
Do you anticipate to make changes in plan design/coverage to contend with healthcare reform?



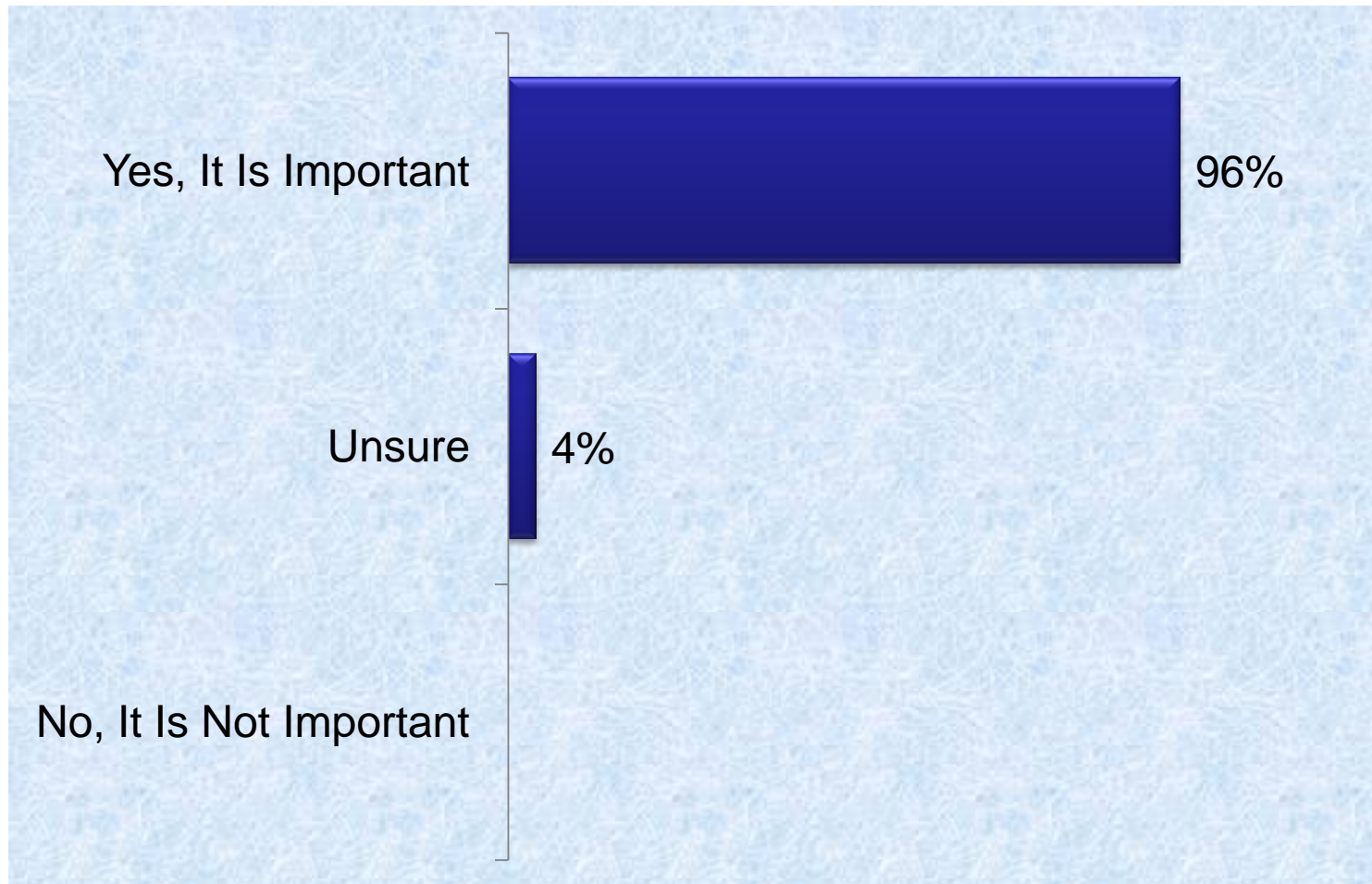
Have you considered adopting (or have you adopted) a change in coverage tiers to deal with expanded family coverage dependents due to the advent of dependent to 26? (For example; single coverage, 2 person coverage, 3 person coverage, 4 person coverage, 5 person coverage, more than 5 persons?)



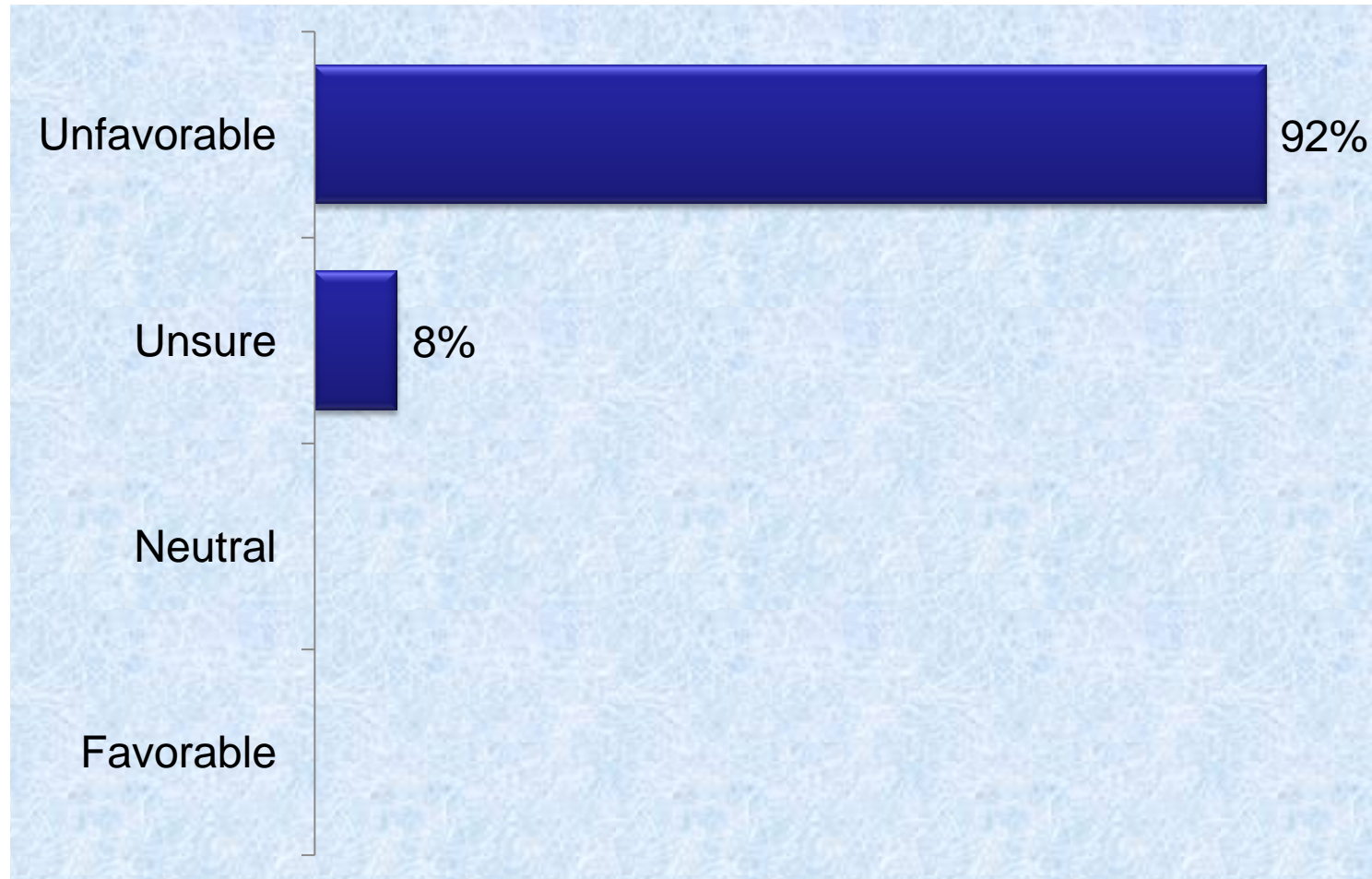
Have you considered dropping employer sponsored coverage come 2014 and paying the employer penalty?



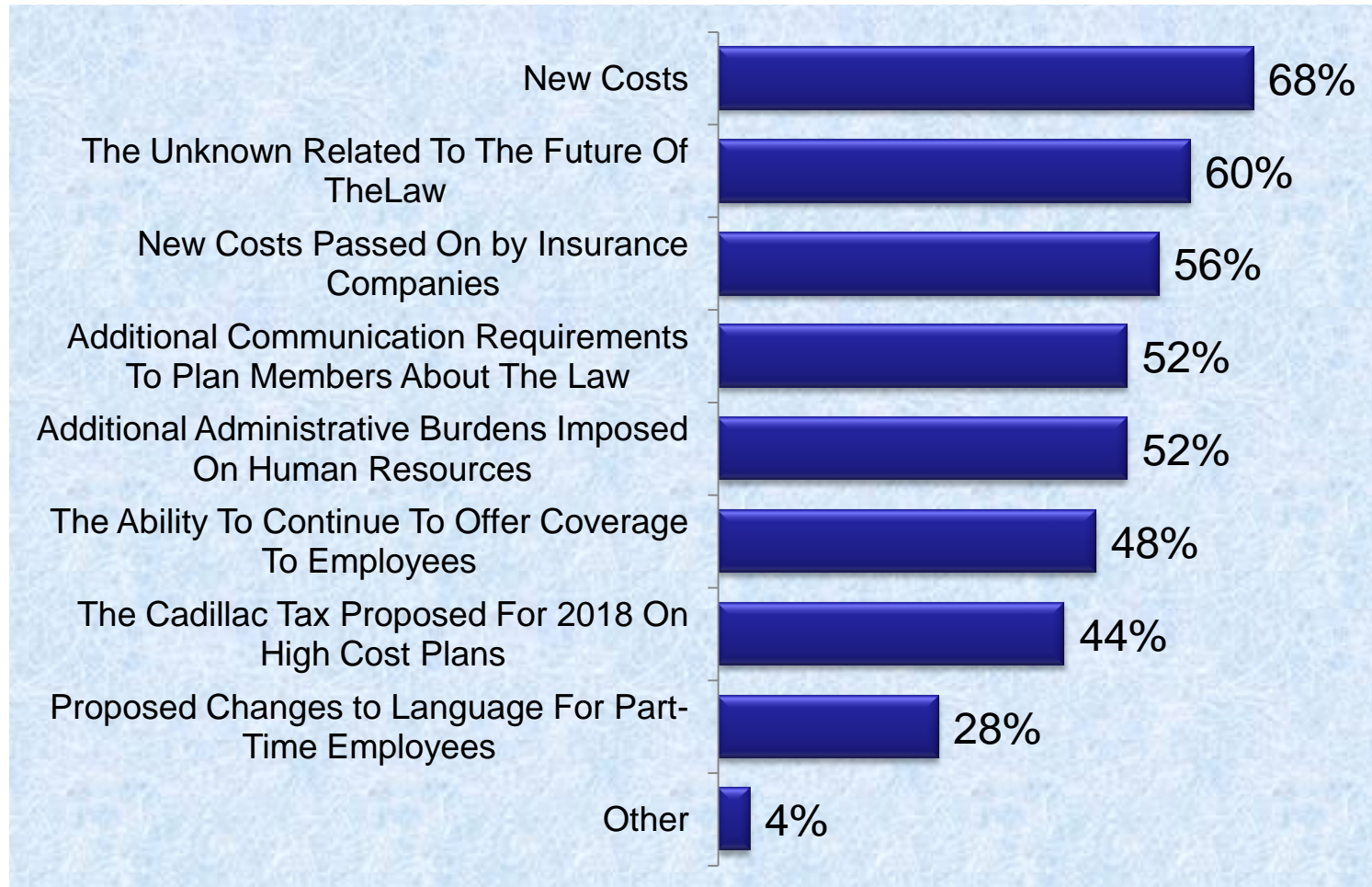
Is it important to your business and your culture to continue to offer employer sponsored coverage?



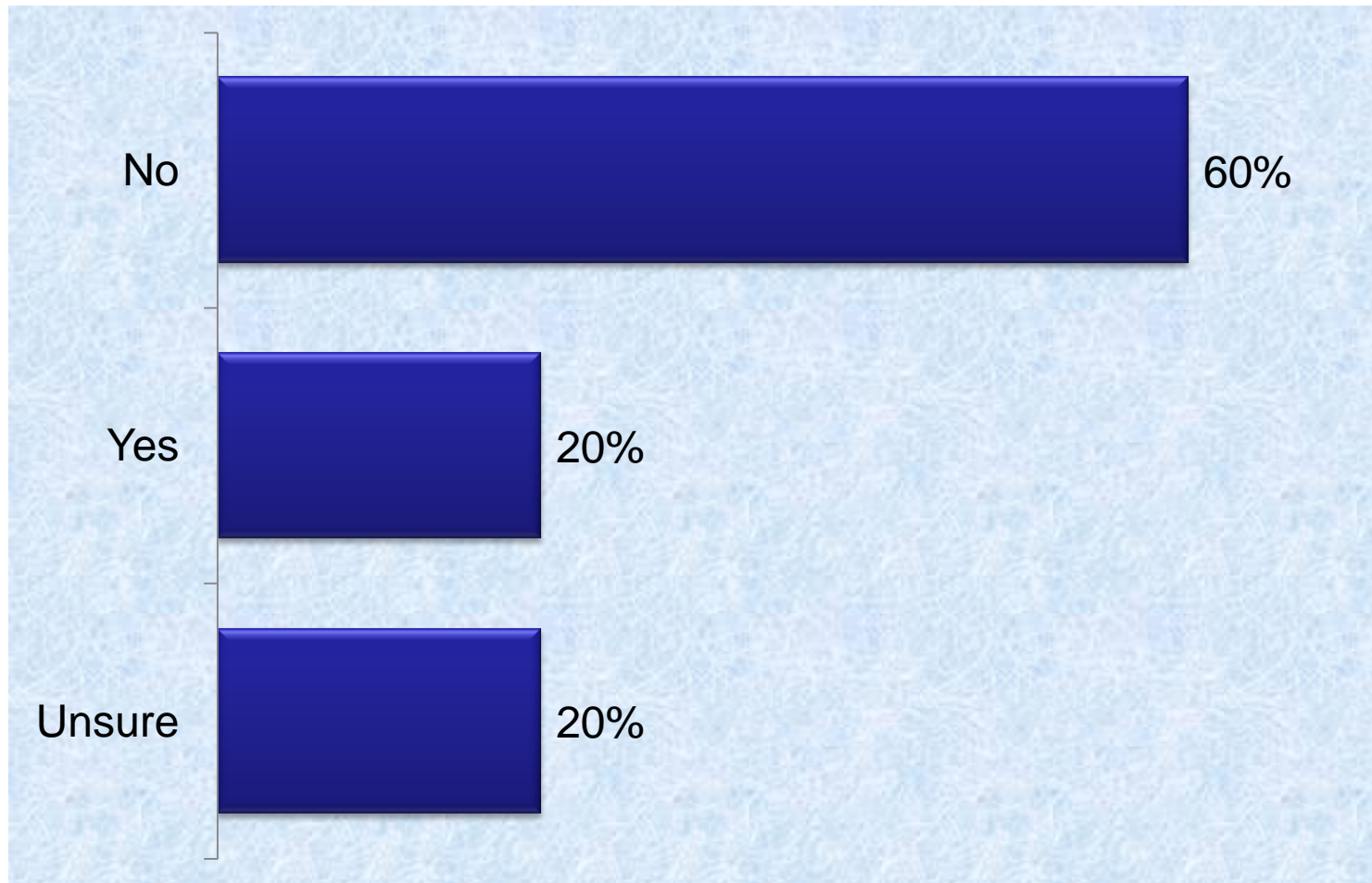
If you were to eliminate benefit coverage and pay the penalty, how do you anticipate your employees would receive the change?



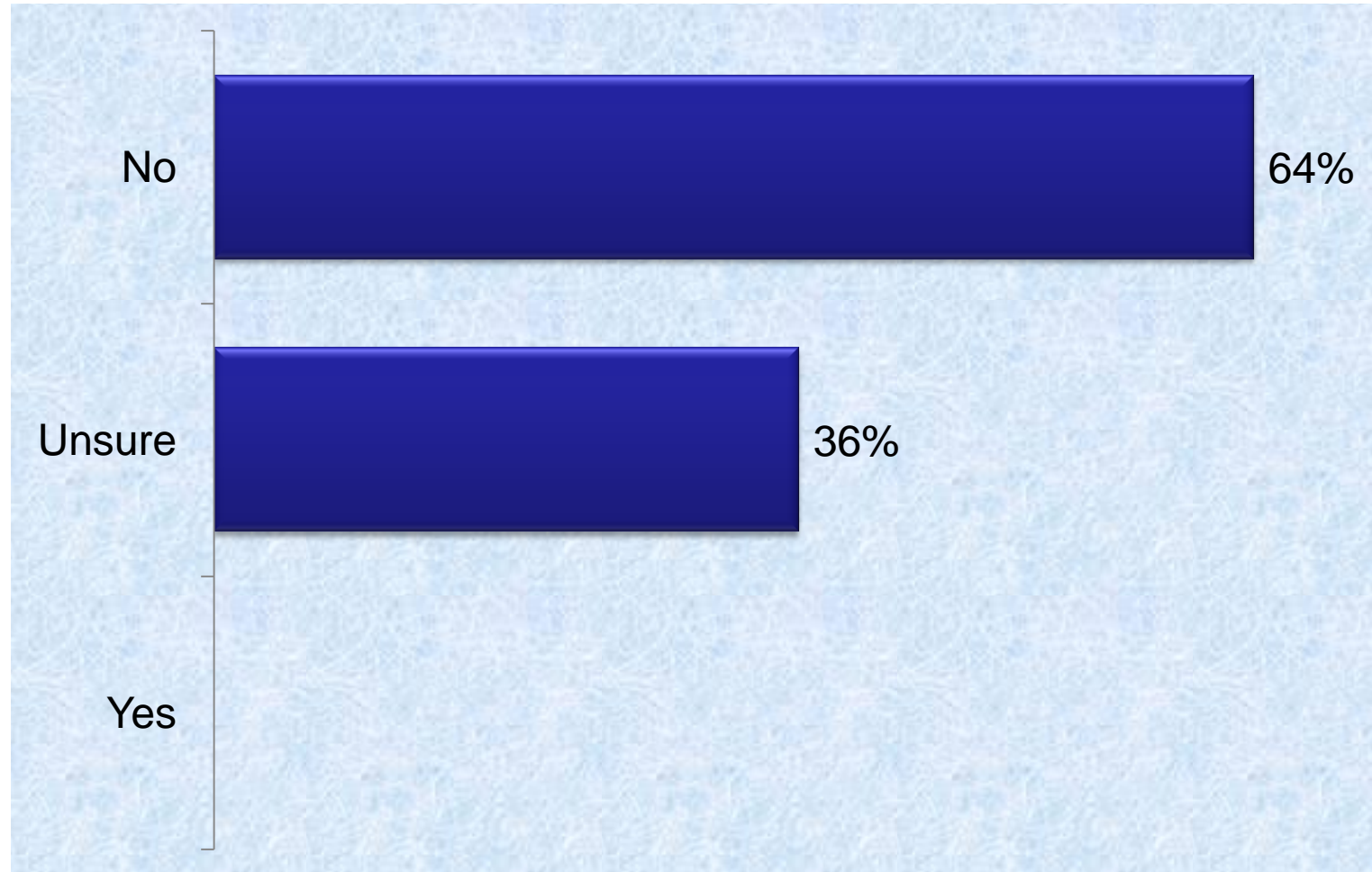
Which of the items below concerns you regarding the new healthcare reform law? (Please click all that apply)



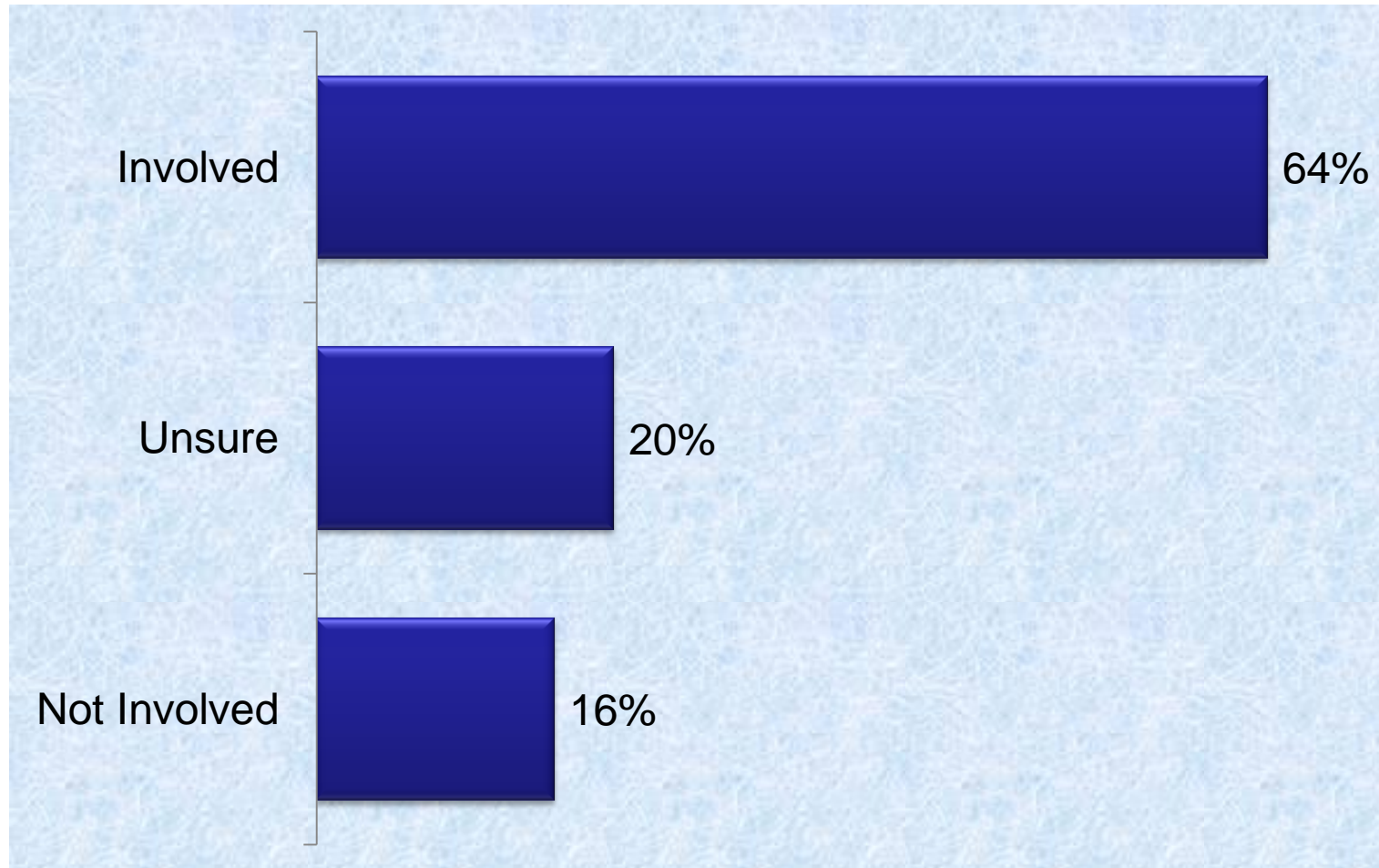
Do you feel you have enough information about the law to make important business and benefit decisions?



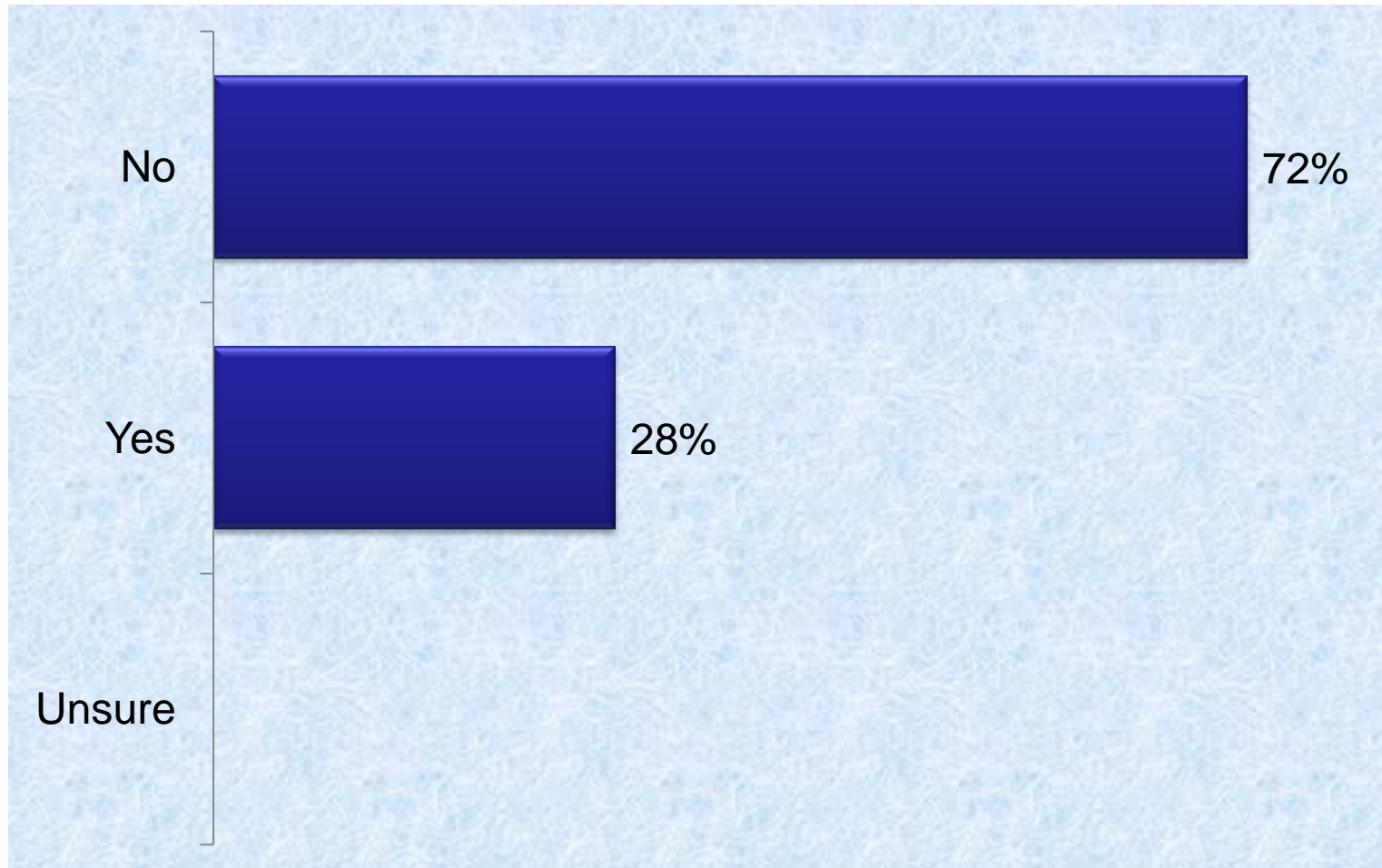
Do you feel your employees understand the changes related to healthcare reform?



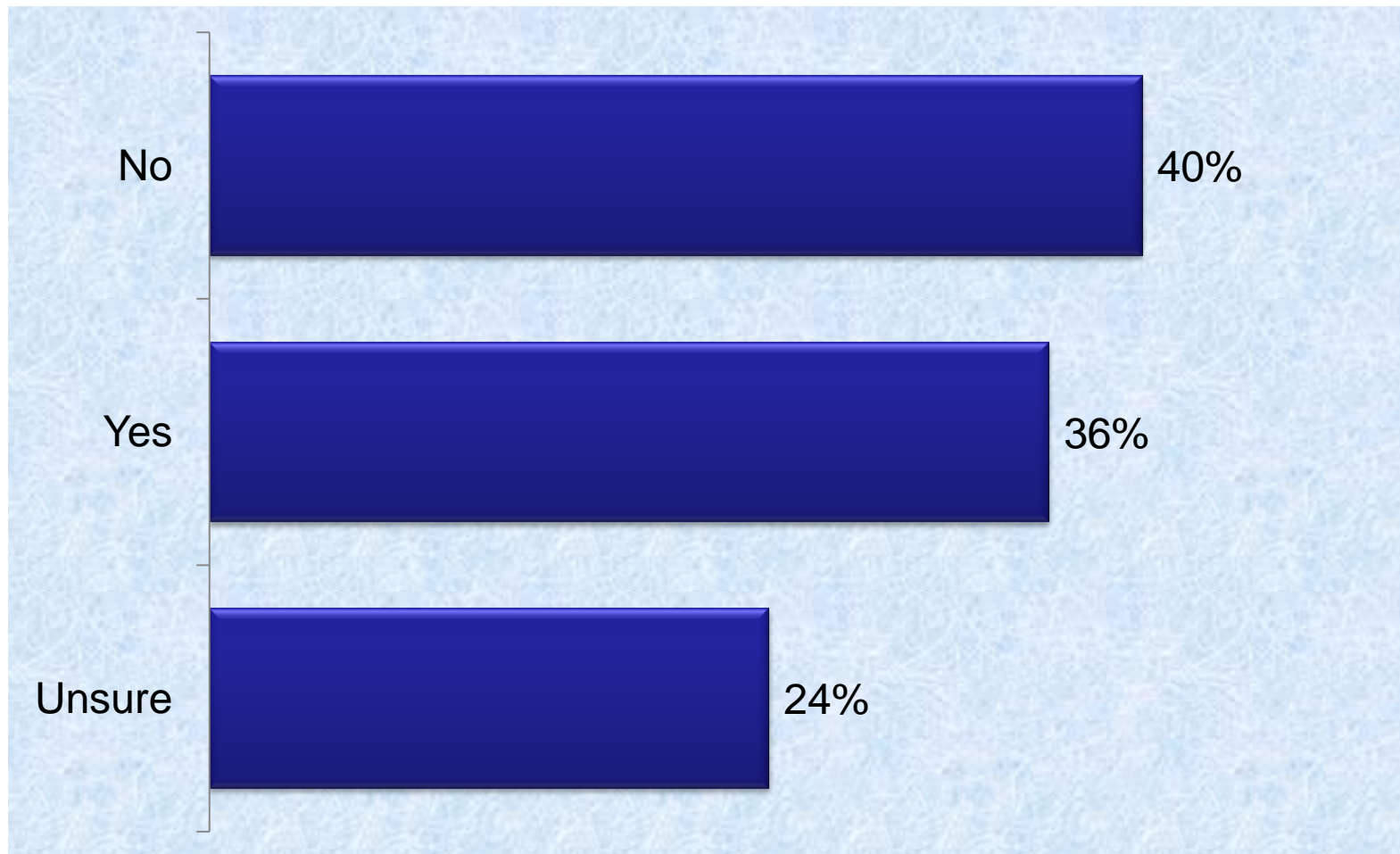
Has your C-suite or ownership team been engaged in decisions made related to healthcare reform and your benefits plan(s)?



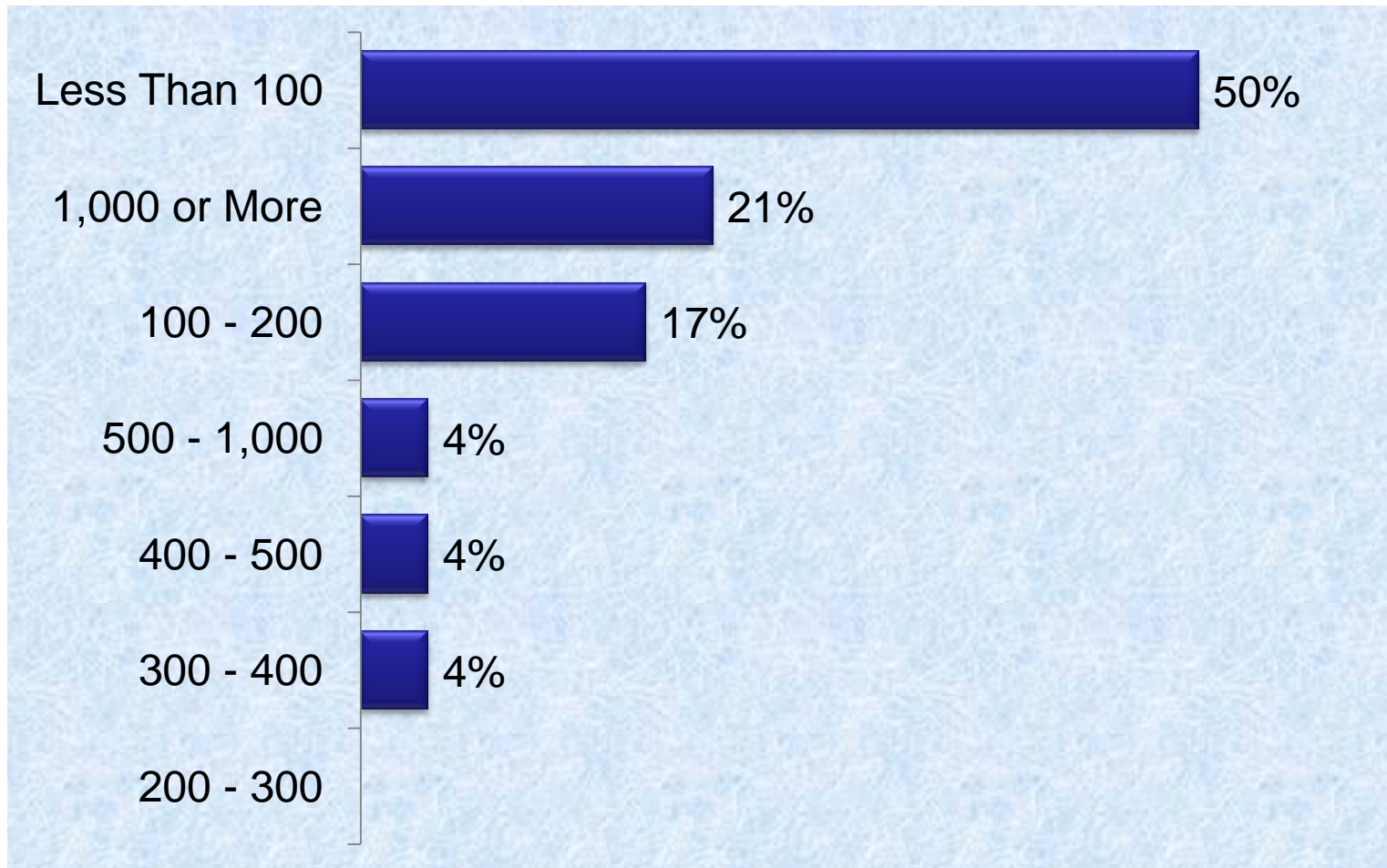
Do you have a formal committee or process for evaluating the impact of healthcare reform?



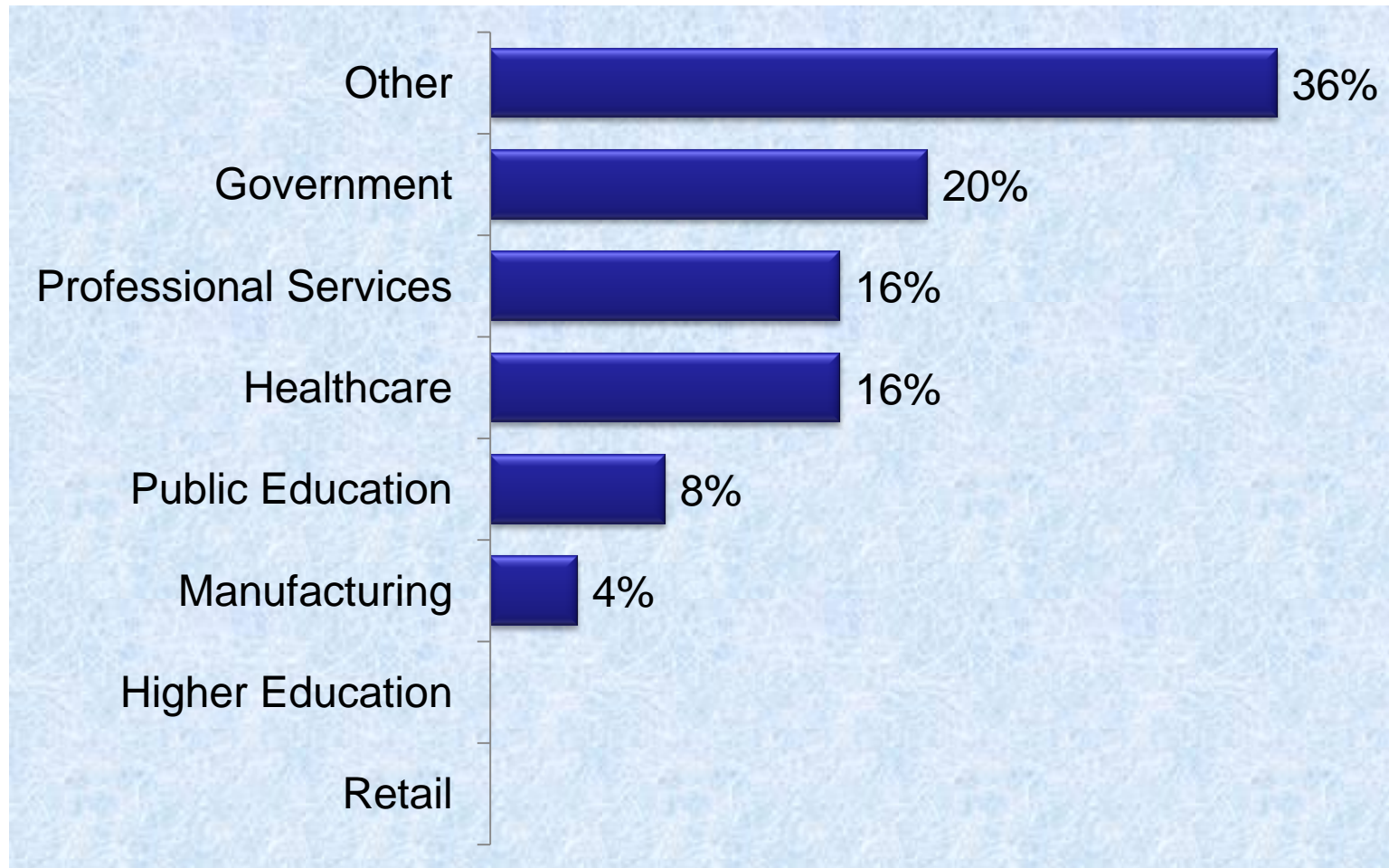
Do you expect that the courts or Congress may substantially alter or revoke major provisions of healthcare reform?



How many employees does your organization have?



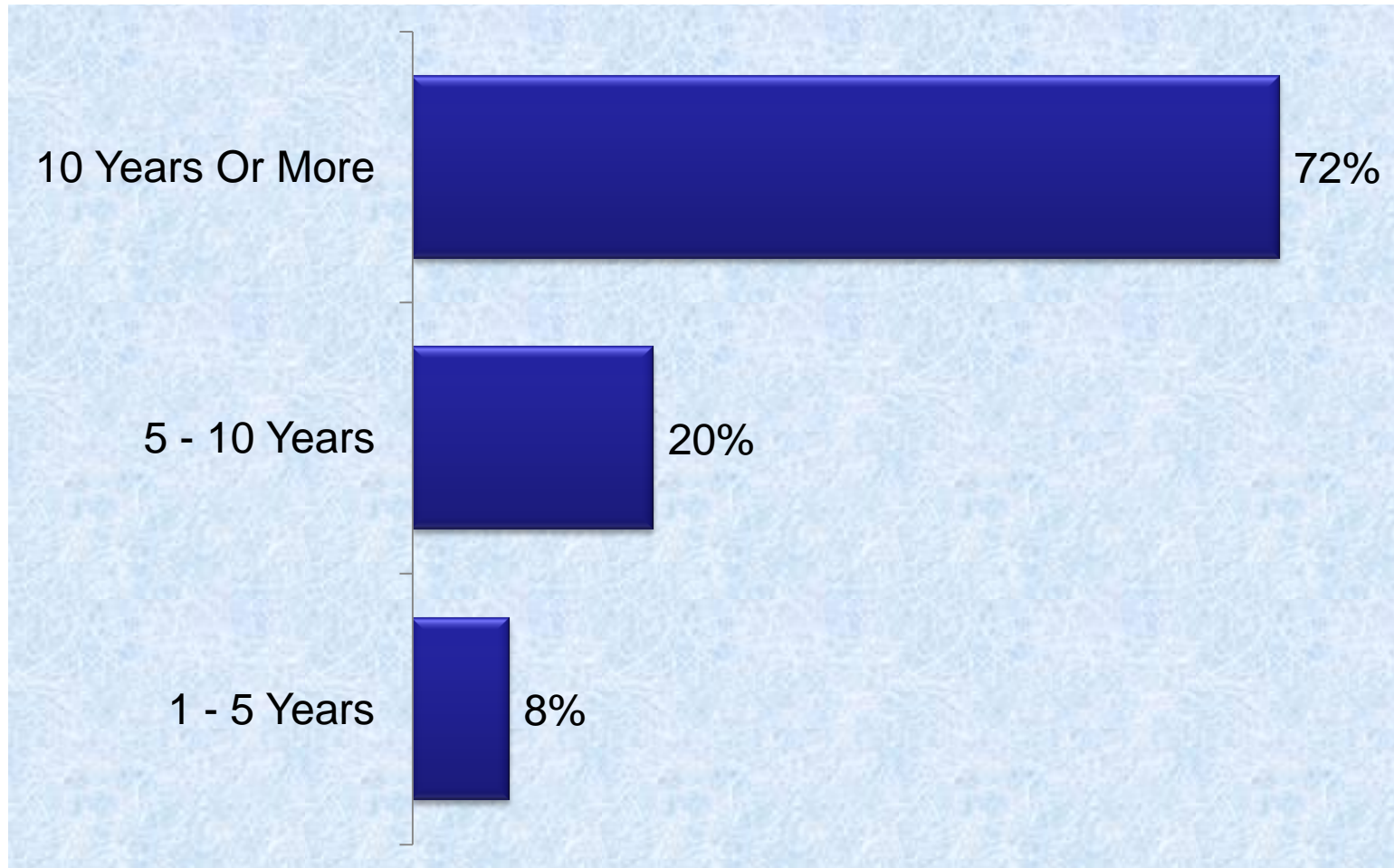
What category best describes your business?



What position best describes your role within your organization?



How many years experience do you have with employee benefits?



Conclusion

- For more information about the impact of health care reform on your business, please contact your Conner Strong & Buckelew account representative.
- You can also leverage our proprietary online resources at:

http://www.connerstrong.com/healthcare_reform