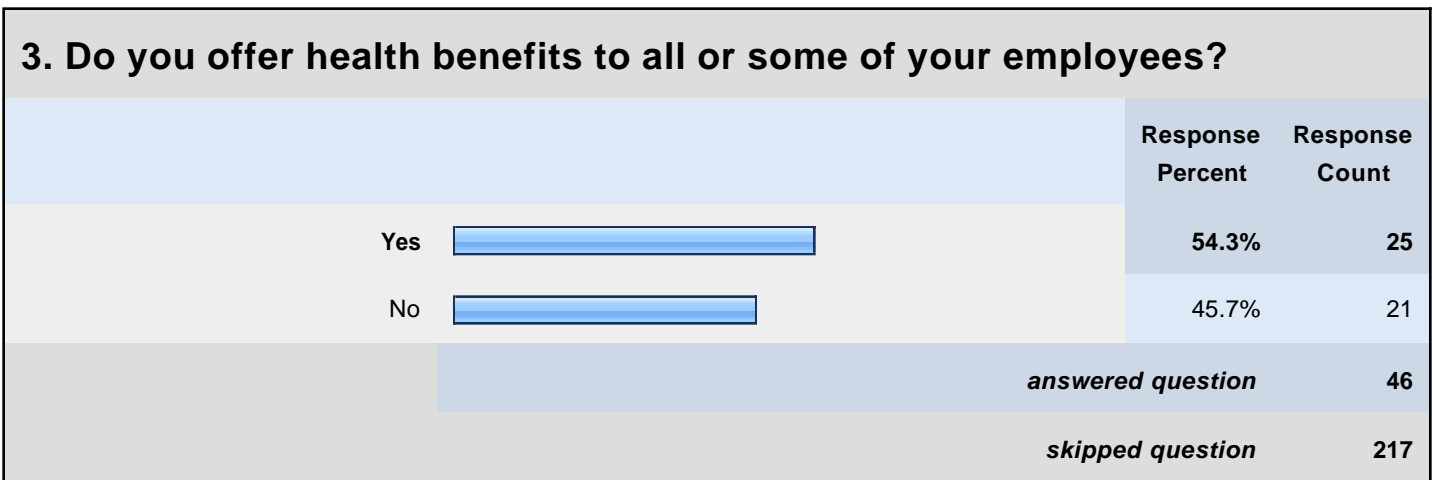
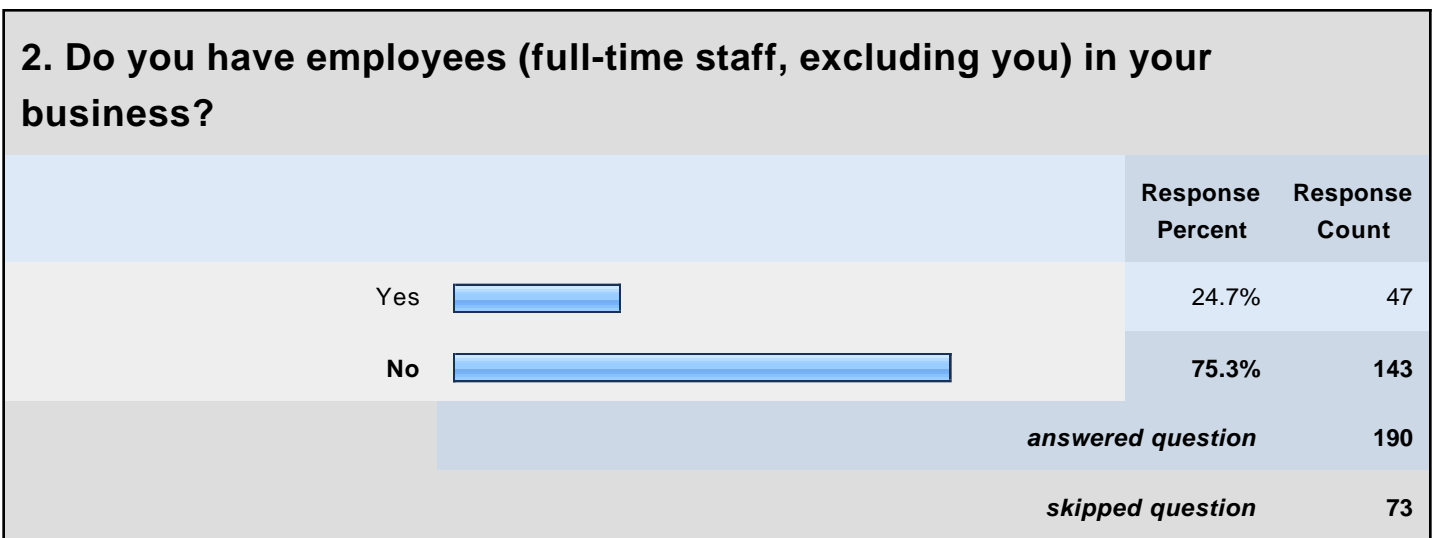
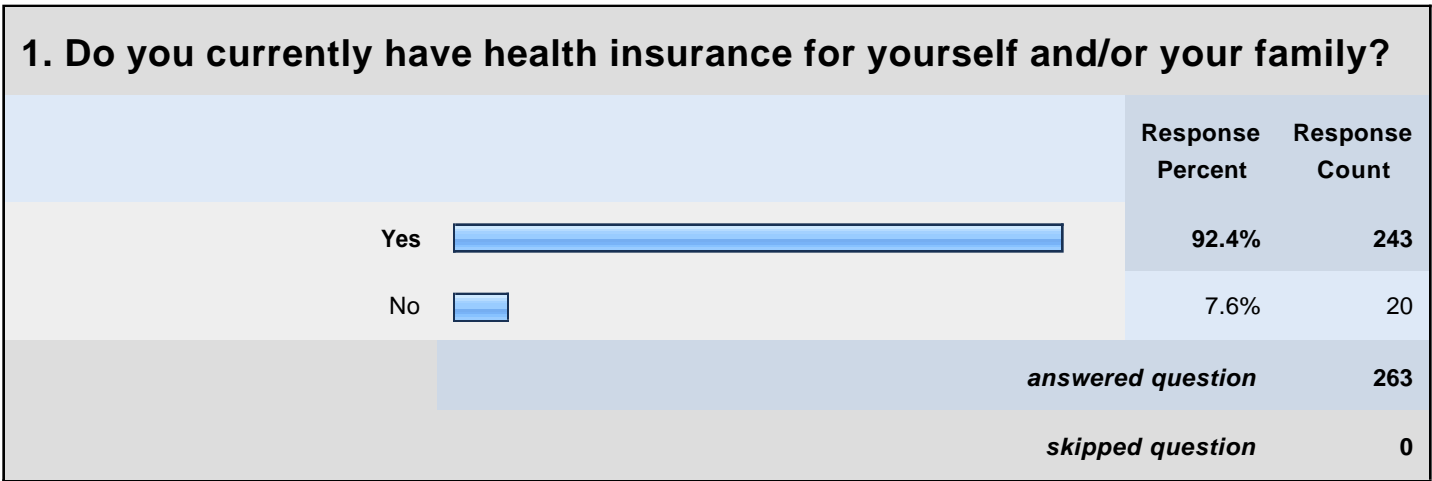





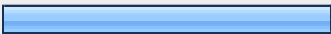

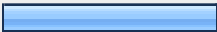
NASE Survey- Rules on "Grandfathered" Health Plans





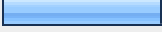

#### 4. Do you like your existing health insurance plan?

	Response Percent	Response Count
Yes 	43.2%	104
No 	39.8%	96
No Opinon 	17.0%	41
<i>answered question</i>		<b>241</b>
<i>skipped question</i>		<b>22</b>

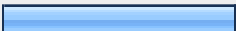
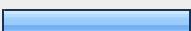
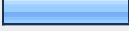



#### 5. Do you want to keep your existing health plan?

	Response Percent	Response Count
Yes 	49.6%	119
No 	18.3%	44
Unsure 	32.1%	77
<i>answered question</i>		<b>240</b>
<i>skipped question</i>		<b>23</b>



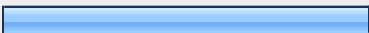


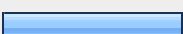
## 6. Since you started your business, how often have you shopped for a new health plan for you, your family or your business?

	Response Percent	Response Count
More than twice a year 	5.5%	13
Once a year 	18.1%	43
Every other year 	23.6%	56
<b>Only when my medical needs or the needs of my family/business change</b> 	<b>52.7%</b>	<b>125</b>
<i>answered question</i>		<b>237</b>
<i>skipped question</i>		<b>26</b>


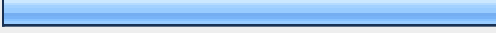

## 7. Since you have started your business, how many times have you changed insurance carriers?

	Response Percent	Response Count
<b>I have not changed my insurance carrier.</b> 	<b>35.2%</b>	<b>83</b>
I have changed my insurance carrier one time. 	28.0%	66
I have switched carriers twice. 	18.6%	44
I have switched carriers three times. 	10.2%	24
I have switched carriers four times or more. 	6.8%	16
Do not know 	1.3%	3
<i>answered question</i>		<b>236</b>
<i>skipped question</i>		<b>27</b>


### 8. If you have changed insurance carriers in the last three years, what was the top reason?

	Response Percent	Response Count
To obtain better service/unhappy with current service 	8.6%	13
Needed to change benefits 	4.6%	7
<b>To get a better deal/lower my plan costs</b> 	<b>55.3%</b>	<b>84</b>
To obtain more or different choice of doctors 	1.3%	2
Desired a different different plan type (PPO vs. HMO) 	3.3%	5
Other (please specify) 	27.0%	41
<i>answered question</i>		<b>152</b>
<i>skipped question</i>		<b>111</b>

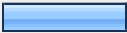
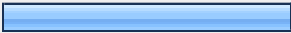


### 9. Have you kept your current health plan, but changed benefits, co-pays, deductibles, or cost-sharing requirements in the past year?

	Response Percent	Response Count
Yes 	23.8%	56
<b>No</b> 	<b>74.9%</b>	<b>176</b>
Do now know 	1.3%	3
<i>answered question</i>		<b>235</b>
<i>skipped question</i>		<b>28</b>

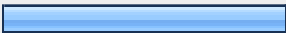
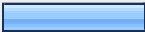

**10. If you have made changes to your existing health plan, which of the following have you changed? (Please check all that apply.)**

	Response Percent	Response Count
<b>Increased your deductibles or coinsurance by more than 15 percent.</b> 	80.8%	42
Adjusted your co-pays.	25.0%	13
Adjusted cost-sharing by employees.	7.7%	4
Dropped coverage for certain benefits (such as maternity coverage, mental health, etc.)	28.8%	15
Increased coverage for certain benefits (such as preventive care or wellness programs.)	9.6%	5
Changed covered drugs by, for example, requiring generics before brands.	13.5%	7
Required employees to get coverage from a doctor in the plan's network.	1.9%	1
<b>answered question</b>		<b>52</b>
<b>skipped question</b>		<b>211</b>




**11. What is your level of understanding about the new "grandfathered" plan requirements that may impact your ability to keep your plan?**

	Response Percent	Response Count
Clearly understand new "grandfathered" plan requirements 	18.5%	43
<b>Somewhat understand</b> 	<b>43.3%</b>	<b>101</b>
Slightly understand 	21.9%	51
No understanding 	16.3%	38
<i>answered question</i>		<b>233</b>
<i>skipped question</i>		<b>30</b>

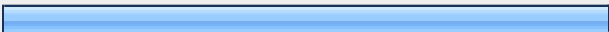


**12. If you are aware of the requirements to maintain "grandfathered" status of your health plan, do you think you will be able to keep your existing health insurance?**

	Response Percent	Response Count
Yes 	42.8%	83
No 	21.1%	41
Unsure 	36.1%	70
<i>answered question</i>		<b>194</b>
<i>skipped question</i>		<b>69</b>

**13. If you decide to not keep your existing health plan, are you aware that as you shop for health insurance you will be required to purchase a plan that conforms to new federal insurance rules which will provide more generous benefits but also may cost more?**

	Response Percent	Response Count
Yes, I was aware of that there will be new benefit requirements on health plans. 	66.4%	152
No, I was not aware of new requirements on health plans. 	29.3%	67
No Opinion 	4.4%	10
<i>answered question</i>		<b>229</b>
<i>skipped question</i>		<b>34</b>

**14. Do you believe the self-employed and small business owners should receive a notice from their insurer or from the Federal Government about whether their plan qualifies as a grandfathered plan?**

	Response Percent	Response Count
Yes 	92.1%	209
No 	3.5%	8
No Opinion 	4.4%	10
<i>answered question</i>		<b>227</b>
<i>skipped question</i>		<b>36</b>

**15. Please share with us your perspective on the new regulations relating to your ability to keep your existing health coverage and any other comments you may have on health reform.**

	Response Count
	179
<i>answered question</i>	179
<i>skipped question</i>	84