

Insure Oklahoma

*Oklahoma Employer/Employee Partnership for Insurance Coverage,
Employer-Sponsored Insurance (O-EPIC ESI)*

*Small Business Employer Feedback
as Part of a Continuous Quality
Improvement Process*

November 2005 – August 2007

*The Primary Care Health Policy Division
Department of Family and Preventive Medicine
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The Oklahoma Health Care Authority

This report completes contract component 4.3 (e) of an Interagency Agreement (April 1, 2007 – March 31, 2008) between the Oklahoma Health Care Authority and the Board of Regents of the University of Oklahoma. This report details the feedback gathered on behalf of OHCA regarding the continuation of the Insure Oklahoma/O-EPIC ESI program.

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Insure Oklahoma

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Executive Summary

“We are grateful for the [Insure Oklahoma] O-EPIC program. It has enabled low income families to have decent insurance coverage.”

*Oklahoma Small Business Owner
August 2007*

Purpose: On November 1, 2005, the Oklahoma Health Care Authority (OHCA) began accepting applications for the Insure Oklahoma/O-EPIC ESI program, a health care premium assistance program for eligible workers and their spouses employed by small businesses. Since then, the size of eligible businesses has increased to 50 eligible employees (initially 25 employees or fewer), the income eligibility has increased (initially 185% of the Federal Poverty Level (FPL), increased to 200% FPL), and the name of the program has changed to Insure Oklahoma/O-EPIC ESI.

The Primary Care Health Policy Division (PCHPD) in the Department of Family & Preventive Medicine (DFPM) at the University of Oklahoma Health Sciences Center has been assisting OHCA with program feedback and a continuous quality improvement (CQI) process for the Insure Oklahoma/O-EPIC ESI program since before the program began accepting applications. This process has resulted in a number of studies, the results of which have been used to improve the Insure Oklahoma/O-EPIC ESI program.¹⁻⁶

On July 23, 2007, all 1,011 employers participating in Insure Oklahoma/O-EPIC ESI received the 3rd CQI survey. This report de-

scribes the results from that survey, and compares the results with a previous employer feedback survey (Survey 2, 2006)⁵ to identify trends and note suggestions about Insure Oklahoma/O-EPIC ESI from program participants.

Background: A recent study by Families USA, a Washington DC-based watch-dog organization, found that as many as 89.6 million Americans were without health care coverage at some point during 2006.⁷ According to the US Census Bureau, at least 47 million* Americans are currently uninsured, a 3% increase over 2004.⁸⁻¹⁶ If this trend continues, it is estimated that 56 million Americans will be uninsured by 2013.¹⁷ These statistics paint “a grim picture of health care” in the U.S.¹⁸

“The uninsured rolls are not reserved for the jobless.”¹⁸ Four out of five of the uninsured live in working families.^{7,8,18-25} In 2005, nearly 19 million workers (17% of all employees) were uninsured, an increase from 2001 of 3.4 million.²⁶ Continued record-breaking increases in health care costs are making it more and more difficult for employers, particularly small business employers, to offer affordable health

*On March 23, 2007, the US Census Bureau announced that it may have been overstating the number of uninsured by about 2 million due to a computer error.¹³

care coverage for their workers.^{8,19-26} The increase in health care costs for employers in 2007 could range from 8% to 12%^{27,28} unless employers shift more of the cost to their employees, reduce benefits, or eliminate coverage altogether.^{8,9,17,19-26,29}

As health care becomes less accessible for American workers, many U.S. citizens have begun to express support for a Federal guarantee of health care, and only 4 Americans in 10 favor reliance on employers to provide health insurance.³⁰ A recent Harris poll found that health coverage for the uninsured was the most important health-related issue among Democratic and Independent voters, while controlling health care costs was most important to Republican voters.³¹ Yet, there is little consensus at the Federal level about how to address the growing crisis in health care, forcing many states to formulate their own plans to provide coverage for low-income workers.³²⁻³⁴

In 2005 (the most recent period for which data are available), Oklahoma had the 5th highest percentage of uninsured adults between the ages of 18 and 64 in the U.S. (23.6%).³⁵ On November 1, 2005, thanks to the efforts of state government leadership, and subsequent approval by Oklahoma voters, Oklahoma implemented Insure Oklahoma/O-EPIC ESI, a premium assistance program for income eligible employees working in small businesses.³⁶⁻⁴⁰ Insure Oklahoma/O-EPIC ESI is funded by a tax on tobacco products, an option that is being considered by several other states.⁴¹⁻⁵⁰ As of December, 2007, 1,539 small businesses and 4,392 employees and spouses have enrolled in the Insure Oklahoma/O-EPIC ESI program.*

Methods: Tasks for this project included assisting OHCA in developing and administering a 3rd CQI survey (Survey 3) to gather feedback from small businesses participating in Insure Oklahoma O-EPIC ESI, assisting OHCA with newsletters, posters and handouts, regular

progress reports, and timely completion of contract deliverables.

Subjects: The target audience for this study was the 1,011 small businesses participating in Insure Oklahoma/O-EPIC ESI in July 2007. Small businesses were defined as companies employing 50 or fewer workers, although special rules were put in place to allow some larger businesses with multiple locations to participate. This survey (Survey 3) was a follow-up to an initial study conducted with a sample of 147 small business employers who applied to Insure Oklahoma/O-EPIC ESI during the start-up period (November to December, 2005) (Survey 1), and a second survey (Survey 2) conducted 9 months after the program began.^{2,5} For this report, findings from Survey 2 were compared with findings from Survey 3 to identify trends that might be useful to OHCA.

Survey Instruments: DFPM staff assisted OHCA with the development of the survey instruments for all three CQI surveys. Although not identical, a majority of the questions from Survey 2 were also asked on Survey 3, which allowed us to identify differences and/or similarities in responses and highlight important trends.

Data Analysis: All raw data from the surveys were entered into Excel spreadsheets and statistically analyzed. Descriptive statistical analysis was done with Excel, and all comparative analyses were done with SPSS V.11, a statistical software program. Charts and graphs were created in Excel. Comments from the survey are included as Appendix B. All raw data are available upon request. Biographical material about the authors is attached as Appendix C.

*O-EPIC Fast Facts, December, 2007, www.oepic.ok.gov/index.aspx

Key Findings

1. Surveys were mailed to 1,011 small businesses: 511 surveys were completed and returned for analysis, a 50.5% return rate showing substantial support from employers for this process. This high return rate (50.5%) should allow policy makers to utilize this study with reasonable assurance that the results represent the opinions, feelings, and suggestions from a large majority of the small businesses participating in Insure Oklahoma/O-EPIC ESI.
2. Forty percent of businesses in this study (n=201, 40.4%) newly offered health insurance coverage upon applying to the Insure Oklahoma/O-EPIC ESI program. This increase in companies newly offering health insurance is a tangible indication of success for the program.
3. Small businesses in this study employed 6,514 employees, 2,077 of whom had health insurance before Insure Oklahoma/O-EPIC ESI (32%); employers estimated that an additional 1,303 previously uninsured workers would potentially be covered by Insure Oklahoma/O-EPIC ESI. The insurance status, if all these employees are approved, would increase the total number of insured within the sample to 3,380 (about 52% of the 6,514 employees represented; a 63% increase over the number of employees previously insured). The insurance status of 3,134 employees is unknown.
4. Improved employee morale, which in turn could result in improved productivity, was the main reason employers in this study wanted to offer health coverage. Attracting and retaining qualified new hires continues to be the second most important business benefit of Insure Oklahoma/O-EPIC ESI participation.
5. Employers in this study were more confused about eligibility requirements than were employers responding to previous surveys.
6. Insurance agents continue to play a major role in the application and implementation process for Insure Oklahoma/O-EPIC ESI.
7. Businesses that had been participating in the program 10 months or longer were more likely to appreciate that offering health coverage could “reduce absenteeism” and “decrease worker’s compensation claims” than were employers who had been participating 9 months or fewer.
8. There was a difference between urban, rural and unsure groups for the “Think they can’t afford the premiums” category. Only 6% of urban businesses responded that their employees thought they couldn’t afford the premiums compared with 9.5% of rural businesses and 12.5% of businesses that were unsure of their location designation. This could imply that more effort should be made in rural or non-urban locations to inform employees about how the subsidies work.
9. There was also a variation for the “Other” category among the 3 location choices. Most of those in the “Other” category were covered under other plans, possibly through their spouse’s plan.
10. Respondents listed over 150 comments regarding the Insure Oklahoma program. Over 80% of the comments were positive; this would imply that most employers have an optimistic view of the Insure Oklahoma/O-EPIC ESI program.

Recommendations

1. Employers who responded to this survey believed that participation in the Insure Oklahoma/O-EPIC ESI program **improved the morale** of their employees. Studies have demonstrated that improved morale results in improved productivity, which in turn could enhance the financial viability of the company.^{63,64} Employers also felt that Insure Oklahoma/O-EPIC ESI had a positive impact on their ability to **attract new hires**. A marketing campaign with emphasis on these findings could encourage other small businesses to apply.
2. Businesses that had been participating in the program 10 months or longer were more likely to appreciate that offering health coverage could “reduce absenteeism” and “decrease worker’s compensation” claims than were employers who had been participating 9 months or fewer. Long-term tracking will continue to clarify the extent of this benefit.
3. In Survey 3 (2007), fewer employers understood the eligibility requirements than employers who completed Survey 2 (2006). This suggests that OHCA should focus additional marketing, public relations and education efforts to clarify the Insure Oklahoma/O-EPIC ESI eligibility requirements along with increased disbursement of program literature.
4. In general, employers surveyed by OHCA appreciated being asked for their opinion of the program. Employers were complementary of Insure Oklahoma/O-EPIC ESI program staff, implying that, at a minimum, current efforts should be continued. Consider posting results of this survey (and future surveys) on the OHCA website and notifying employers of the link.
5. Employers who responded to this survey stated that the program was easy to administer within their business. Continuing a quality improvement process that includes feedback from employers, will allow the program to keep meeting the needs of the target populations.
6. Employers continue to report very positive interactions with their insurance agents, stating their agents were an important part of the Insure Oklahoma/O-EPIC ESI enrollment, application, and administration process. Therefore, OHCA should continue to maintain and build close positive relationships with insurance carriers and agents/producers (such as the Brown Bag lunches).
7. Continue increasing newspaper, mass media, and other publications about the program. Employers in this sample reported that newspapers were an important source of information about the Insure Oklahoma/O-EPIC ESI program.
8. When employers selected “Other” as their source of information, they listed radio and TV ads, trade associations, and government agencies including OHCA. Public service and outreach efforts aimed at utilizing these information sources would also seem appropriate and beneficial.
9. Continue to solicit feedback from all Insure Oklahoma/O-EPIC ESI clients to maintain and enhance communication and build a longitudinal database.

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Introduction

“For the sake of your employees, seriously consider [Insure Oklahoma] O-EPIC. It is definitely a win-win partnership and the people you work with are very helpful.”

*Oklahoma Small Business Owner
August, 2007*

Purpose:

This report, prepared for the Oklahoma Health Care Authority by faculty and staff of the University of Oklahoma Health Sciences Center (OUHSC) Division of Primary Care Health Policy (PCHP), describes the experiences, reactions, questions, comments, and suggestions of small business employers who are participating in the Insure Oklahoma/O-EPIC ESI program. This is a premium assistance program for income-eligible workers (gross family income up to 200%^{*}) employed in small businesses (50 employees or fewer) which began on November 1, 2005.[†] This study is a follow-up to previous quality improvement studies.

This study examines the experiences of small businesses participating in the Insure Oklahoma/O-EPIC ESI program as of July 23, 2007. The results of this study, as with previous studies, are intended to contribute to the continuous quality improvement (CQI) of the Insure Oklahoma/O-EPIC ESI program. Over 150 comments were received; many of them were positive indicating continued success of

the CQI program. All narrative responses are available in Appendix B.

Background:

"There are misconceptions that young adults don't have health insurance by choice. Affordability and access to coverage are real barriers for many young people who lack access to employer coverage."[‡]

*—Sara R. Collins, Ph.D.,
Assistant Vice President,
The Commonwealth Fund*

Figures released recently by the U.S. Census Bureau for the year 2005 place the number of uninsured Americans at 46.6 million, an increase of 2.9% over 2004.^{8,9} Many of the uninsured are middle class, working adults.^{8,19-25} Contrary to popular opinion, 80% of the uninsured are U.S. citizens.^{24,25} The erosion of employer-sponsored coverage, caused by the continued increase in their health care costs, is forcing more and more workers and their families into the ranks of the uninsured.⁹ Yet, America continues to rely "mostly on employers to cover workers."⁶¹

^{*}At the time of survey distribution the income eligibility was 185% FPL; it was increased to 200% FPL beginning November 1, 2007.

[†]For additional information on eligibility or other current information on the Insure Oklahoma/O-EPIC program visit the website at www.insureoklahoma.org. The OHCA website is www.ohca.state.ok.us.

[‡]Commonwealth Fund Digest, September/October 2007. www.commonwealthfund.org/funddigest.

Continued record-breaking – and budget-breaking – increases in health care costs are making it more and more difficult for employers, particularly small business employers (less than 50 employees) to offer affordable health care coverage for their workers.^{8,19-25} High premium costs are compelling small and large businesses alike to increase employee cost shares, and in some cases, to cancel coverage entirely. Increases in cost share, particularly premium contributions, are forcing low- and middle-income workers to reject employer-sponsored coverage, thus increasing the numbers of uninsured.^{8,19-25}

Between 2000 and 2004, employment-based health coverage declined for all working age adults and families across the board (Figure 1).⁹ In fact, the number of people covered by their employer has declined steadily from 63.6% in 2000 to 59.5% in 2005.^{19,21}

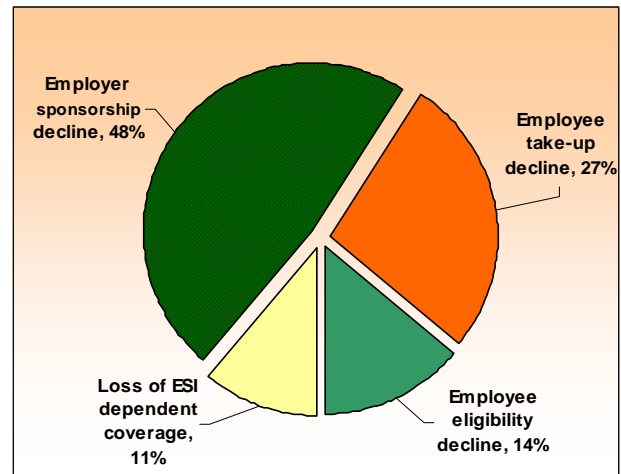
As many as 47 million* Americans are now without health insurance coverage, an increase of 3% over 2004.⁸⁻¹⁶ If this trend continues, it is estimated that 56 million Americans will be uninsured by 2013.¹⁷ Many of the uninsured are middle class, working adults who (1) do not qualify for employer coverage or public programs, (2) do not have access to coverage through their employer, or (3) cannot afford to participate in their employer's benefit plan.^{8,19-25}

Recent studies have shown that as many as half of young adults between 19 and 24, many of whom are entering the workforce for the first time, may be uninsured. These same studies go on to say that these new workers want health insurance but cannot afford it.⁵⁷⁻⁶⁰

The size of the increase in employer health care costs for 2007 could range from 8% to 12%^{27,28} which could force employers to shift more of the cost to their employees, reduce

benefits or eliminate coverage altogether (Figure 1).^{8,9,17,19-25,29}

Figure 1. Why 3-4 Million Employees Lost Insurance Between 2001 and 2005¹⁷



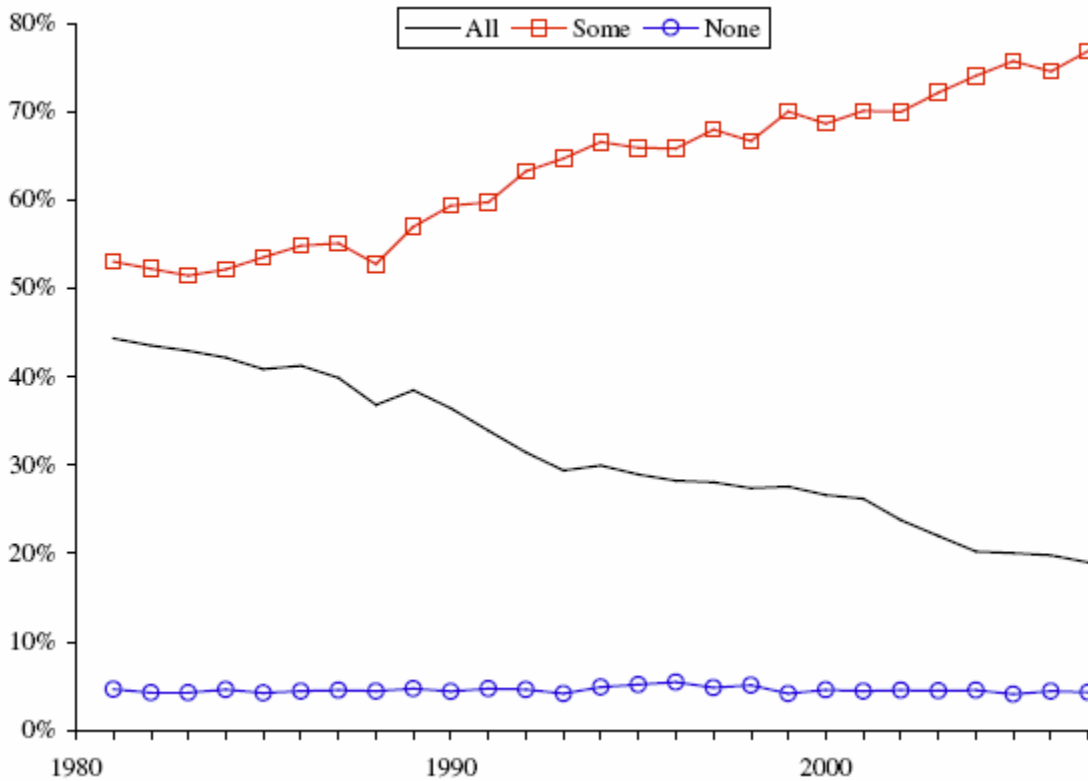
The Center for Economic and Policy Research (a Washington DC-based research and education organization), has been tracking the evolution of “good jobs” over the past three business cycles (1980s, 1990s, and 2000s). CEPR defines a “good job” as one that pays more than \$17 per hour, and offers employer-provided health insurance and pension. The study states:

“The driving force behind the decline in the share of good jobs in the 2000s is the sharp deterioration in employer-provided health insurance (down 3.1 percentage points)...”⁶²

Figure 2 shows trend in employer contribution to health insurance from 1980 to 2006.⁶²

* On March 23, 2007, the US Census Bureau announced that it may have been overstating the number of uninsured by about 2 million due to a computer error.¹³

Figure 2. Share of Employer-Provided Health Insurance Plans Where Employers Pay All, Some or None of the Premiums, 1980-2006⁶²

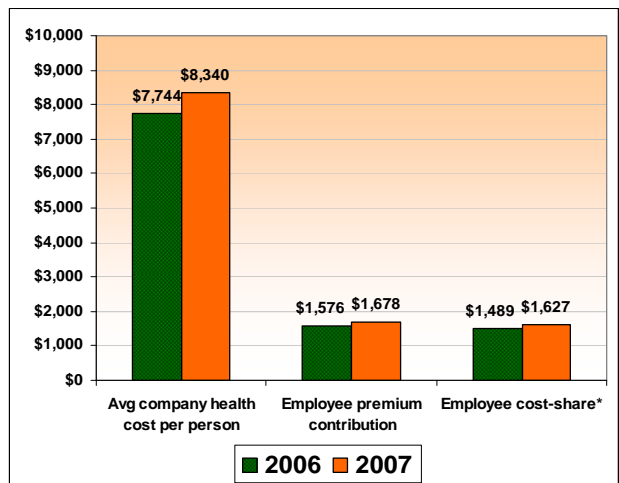


Source: Schmitt, John. The good, the bad, and the ugly: job quality in the United States over the three most recent business cycles. Washington DC: Center for Economic and Policy Research, November, 2007.

According to Hewitt Associates, an Illinois-based think tank, the average health cost per person for **major companies** could increase from \$7,744 in 2006 to \$8,340 in 2007. Cost increases for smaller businesses are likely to be much higher.⁶⁵⁻⁶⁹

The amount employees could be asked to contribute could increase from \$1,576 in 2006 to \$1,678 in 2007. Add this to the growth in out-of-pocket costs that workers could face through increases in co-payments, co-insurance and deductibles, and workers could see their health care expenditures rise an additional \$1,627 in 2007, up from \$1,489 in 2006 (Figure 3). Increases in employee contributions to health care will most likely offset salary gains for many workers in the years ahead.²⁸

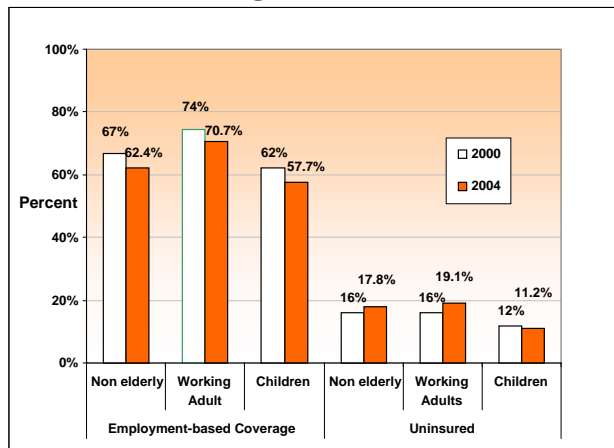
Figure 3. Change in Health Care Costs from 2006 to 2007



*Includes deductibles, co-insurance, and co-payments.

Between 2000 and 2004, employment-based health coverage declined for all working age adults and families across the board (Figure 4).⁹

Figure 4. Change in Employment-Based Health Insurance Coverage, 2000 to 2004*



Source: Employee Benefit Research Institute.⁹

In fact, the number of people covered by their employer has declined steadily from 63.6% in 2000 to 59.5% in 2005,^{19,21} although the size of the workforce has grown by 5.4 million since August 2003, according to the U.S. Department of Labor.⁵⁶

Despite the fact that America continues to rely "mostly on employers to cover workers,"⁶¹ only 4 Americans in 10 favor reliance on employer-sponsored insurance.³⁰ Much media attention has been paid to the issue of health care costs and access, and many predict that health care may be a central issue in the 2008 presidential elections with ideas currently breaking along party lines. The current administration favors more personal financial responsibility by promoting consumer-directed health care and health savings accounts, while opponents say high deductible plans "will leave sick people financially vulnerable while shutting out people with chronic or pre-existing conditions."^{11,70-72}

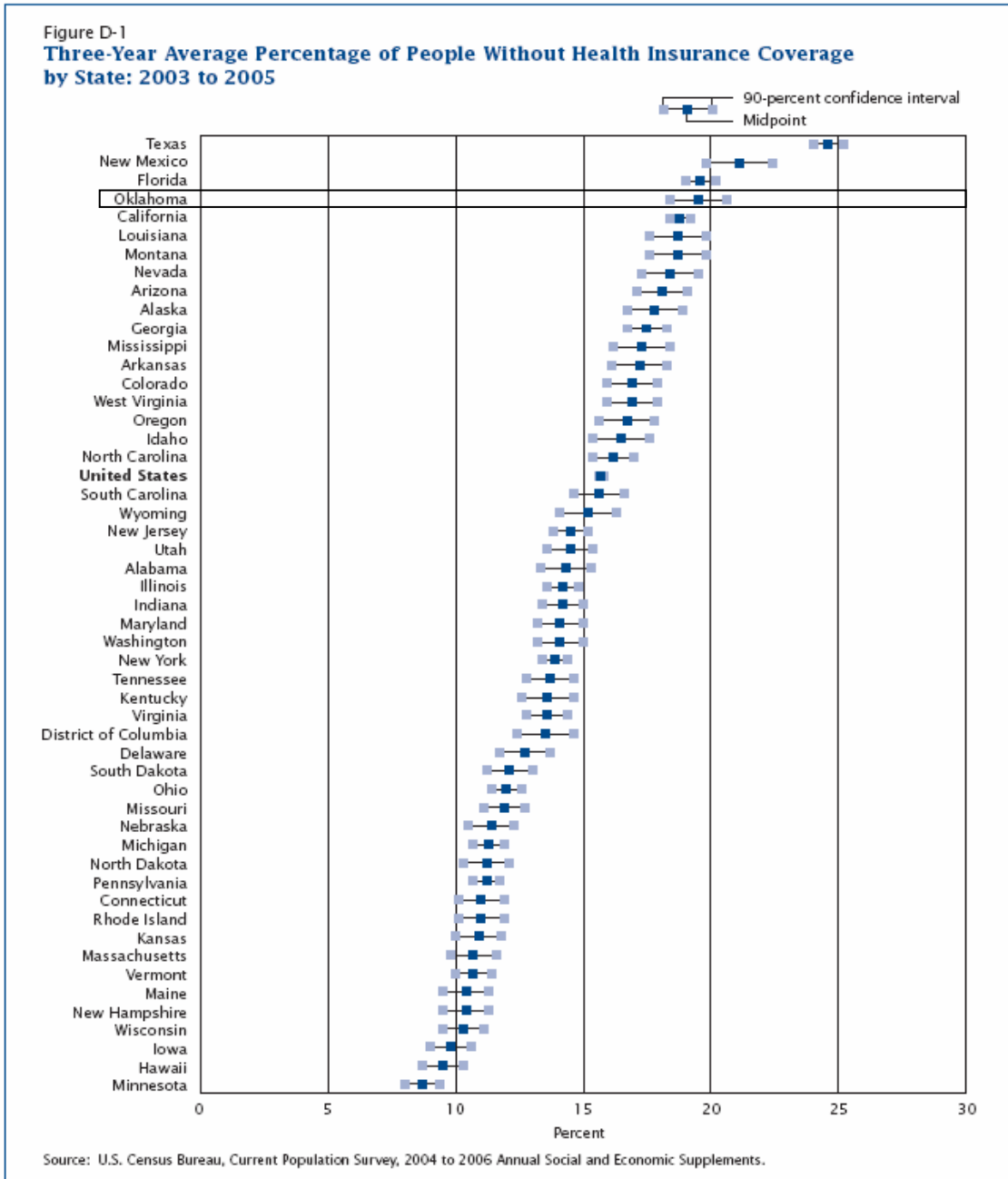
Data released recently by the U.S. Census Bureau, Oklahoma ranked fourth, behind only

Texas, New Mexico, and Florida, in percentage of uninsured people (adults and children), averaged over the 3 year period between 2003 through 2005 (Figure 5, next page).⁸

Recent data placed Oklahoma 5th highest in percentage of uninsured adults between the ages of 18 and 64 in the U.S. (23.6%). Only Nevada (23.9%), New Mexico (26.0%), Louisiana (26.4%) and Texas (30.7%) have a larger percentage of uninsured adults.

*Figure does not include individuals or families with public or government health coverage (e.g., Medicaid, VA, etc.)

Figure 5. Three-Year Average of People Without Health Insurance Coverage by State: 2003-2005⁸



With little movement at the Federal level to deal with the growing crisis in health care, many states are moving forward with plans of their own to provide coverage for the working poor.³² On November 1, 2005, thanks to the efforts of state government leadership, and subsequent approval of a dedicated tobacco tax by Oklahoma voters, Oklahoma implemented an innovative program that combines state and employer efforts with private health insurance industry products to create the Insure Oklahoma/ O-EPIC ESI Program. Introduced on November 1, 2005, Insure Oklahoma/O-EPIC ESI is a health insurance program that subsidizes premium and out-of-pocket costs for income-eligible employees utilizing established, employer-sponsored, private insurance. In December 2007, OHCA reported that 1,539 small businesses and 4,392 employees and their spouses have signed up for health insurance coverage under the Insure Oklahoma/O-EPIC ESI program.

As part of an on-going continuous quality improvement process for the Insure Oklahoma/O-EPIC ESI program, OHCA asked researchers at the Department of Family and Preventive Medicine's Primary Care Health Policy Division University of Oklahoma Health Sciences Center to assist them in conducting a survey to gather feedback from employers participating in Insure Oklahoma/O-EPIC ESI from November, 2005 through August, 2007. This report describes the results of that study.

Methods

“It is a wonderful help to the small business owner and the employees enabling us to continue to offer health insurance. The costs of health insurance are so high that without [Insure Oklahoma] O-EPIC, there could come a day that we would no longer be able to afford this benefit.”

*Oklahoma Small Business Owner
August, 2007*

To gather feedback from small business employers participating in the Insure Oklahoma/O-EPIC ESI program, faculty and staff of the DFPM assisted OHCA with developing and analyzing a survey as part of the continuous quality improvement (CQI) process. The methodology used for this study is described here, and follows closely methods used for studies conducted previously.^{2,24,25,52-54,73-77}

Subjects

Subjects for this study were small business employers who were actively participating in the Insure Oklahoma/O-EPIC ESI program as of July 23, 2007. These employers may have been active members as early as November 1, 2005. OHCA mailed survey instruments to 1,011 small business employers; 511 employers completed and returned the survey by the study cut-off date (September 1, 2007), a 50.5% return rate. Initially, small businesses were defined for the program as those with 25 employees or fewer. The size of eligible businesses was increased to 50 on June 9, 2006 and the income eligibility was increased from 185% to 200% FPL on November 1, 2007.

Survey Instruments

DFPM researchers assisted OHCA in developing the survey instrument for this study. This survey is based on, and has many questions in common with, previous Insure Oklahoma/O-EPIC ESI CQI surveys.^{2,5,6} A copy of the survey instrument is attached (Appendix A).

Four types of questions were developed for the surveys:

1. Likert scale,
2. Multiple choice,
3. Estimates,
4. Open-ended, narrative.

Demographic and descriptive data, such as location, size of business, etc., were collected and used to determine whether significant differences existed among participants in different demographic sectors. Specific questions about program components were designed to gather feedback and suggestions about the Insure Oklahoma/O-EPIC ESI application and enrollment process, eligibility, administration, and quality issues.

Data Analysis

Survey questions were designed to facilitate statistical analysis. Responses were entered into an Excel database and analyzed to determine – where appropriate – mean, median, mode, standard deviation, and standard error of the mean. Data entry was subjected to random testing to ensure accuracy. A member of the staff not involved in the data entry process checked every 4th entry against the original survey to reduce the likelihood of data entry errors. The raw data from the Excel spreadsheet are available by request.

The Excel database was imported into SPSS V.11 for the statistical analysis, including frequency and mean statistics. Graphical representations for these studies were generated in Excel. All statistical measures of association or analytical testing tools were calculated using SPSS V.11 software (a more detailed description of the methodology is available in previous studies).^{2,52-55}

Answers requiring a written response were entered exactly as they appeared on the completed survey. Comments (+150) were generally positive, reflecting that most businesses view the program positively. The raw data for this study are available upon request; all narrative responses are attached in Appendix B.

Resources and References

Since its inception in March 2003, the Primary Care Health Policy Division has been building a library of relevant policy materials. These materials include newspaper accounts, research reports and articles, and internet resources. Citations to these materials have been entered into an EndNote Reference Management Library database. To date, the library includes over 934 documents and citations. Materials relevant to Medicaid program innovation, uninsured and underinsured working adults and families, and current national discussions about

health care are included in this library. The database and the library are available for use by OHCA staff, and by others upon special request. The numerous references cited in this report are part of this library and database.

Biographical sketches for all program faculty and staff are attached in Appendix C.

Limitations of this Study

Surveys were mailed to all 1,011 employers participating in Insure Oklahoma/O-EPIC ESI as of July 23, 2007. Completed surveys were returned by 511 small business employers, a 50.5% response rate. The choice of survey recipients was not randomized; the survey was sent to all employers who were participating in Insure Oklahoma/O-EPIC ESI on the mail-out date. Additionally, there was no way to control which employers would complete the survey, and which would not. Therefore, a certain amount of selection bias must be assumed. In addition, some of the questions called for estimates and opinions from employers, which require subjective responses.

Another limitation is that not all employers answered every question, which may affect the data analysis. Every effort was made, during the analysis process, to allow for these discrepancies. To facilitate understanding, the number of responses received for each data point are reported in the results section, where applicable. However, the high return rate (50.5%) should allow policy makers to utilize this study with reasonable assurance that the results represent the opinions, feelings, and suggestions from a large majority of the small businesses participating in Insure Oklahoma/O-EPIC ESI. Where results of previous studies are congruent with the current study increases the likelihood that accurate measurements have been obtained.

Results

“Get signed up, have your employees do their part and see if they qualify, its good for business, its even better for the Oklahoma workforce!”

*Participating Small Business Employer
August, 2007*

Results from the survey data are reported in two sections: (1) Descriptive statistics on a question-by-question basis, and (2) statistical comparative analysis of specific pairings of survey questions. The raw data, not otherwise included, are available by request. Narrative responses are attached in Appendix B. Results are reported in the order the questions were asked on the survey (Appendix A). OHCA distributed 1,011 surveys to small business employers who were participating in the Insure Oklahoma/O-EPIC ESI program on July 23, 2007; 511 employers completed and returned surveys, a 50.5% return rate.

NOTE: Not every question was answered by every survey respondent. Therefore, the number of responses (n) for each question may vary.

Abbreviations used in this analysis:

- Mean = the average of all the answers
- Median = the value where there are an equal number of answers below as there are above
- Mode = the most common answer
- Range = the span of responses from the lowest value to the highest
- SEM = standard error of the mean
- Std Dev = standard deviation
- p-value = for this analysis, a p-value of 0.05 or less was considered a statistically significant result

p-value: a measure of probability that a difference between groups happened by chance. For example, a p-value of .01 (p=.01) means that there is a 1 in 100 chance the result occurred by chance. The lower the p-value, the more likely it is that the difference between groups is real and not just variation within a single population due to randomly selecting two samples.

Survey Results

1. Type of business (e.g., manufacturing, retail, service, health care, etc.). To determine generalizability of the data collected to the businesses state and nationwide, employers were asked to identify their type of business. Survey responses, sorted by U.S. Department of Commerce, are shown in Figure 6a. This chart reflects all businesses in Oklahoma which probably differs from the distribution of small businesses (target group surveyed).

Figure 6a. Mix of Businesses in Study Sample (n=493)

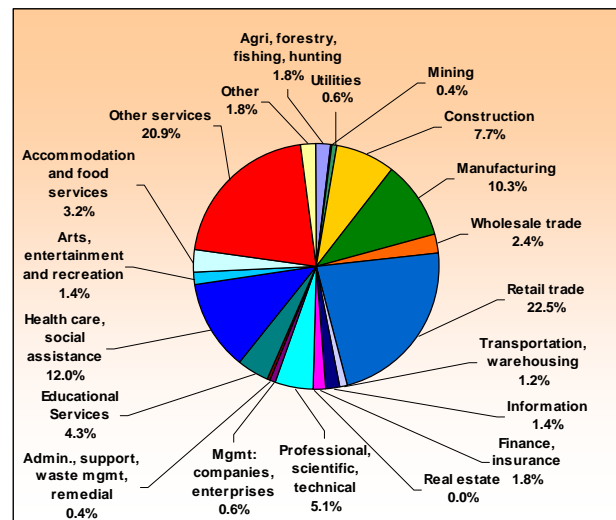
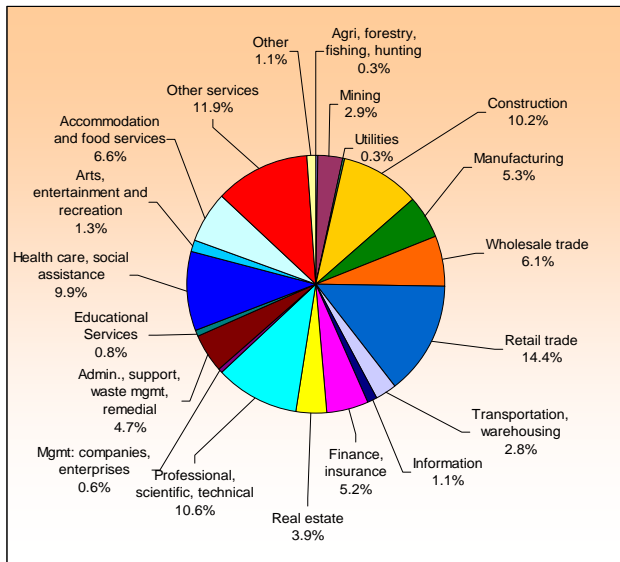


Figure 6b shows the mix of businesses for Oklahoma. Based on visual comparison, the sample of businesses in this study, in general, resembles the business mix for all Oklahoma. Therefore, we believe that the businesses participating in Insure Oklahoma/O-EPIC ESI, generally reflect the mix of business types in Oklahoma.

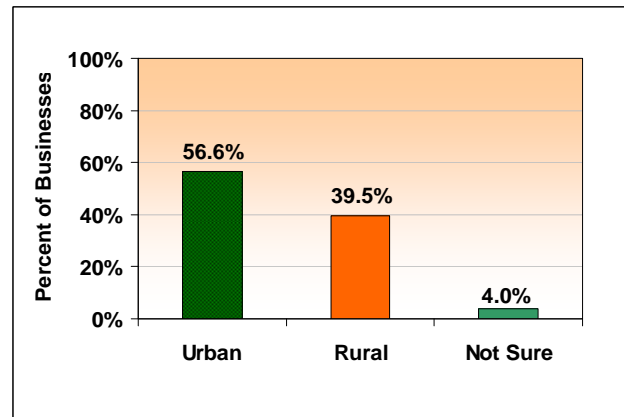
Figure 6b. Mix of Businesses in Oklahoma



Source: U.S. Department of Commerce

2. Location of business. Previous studies have shown that the location of businesses can be a predictor of responses to other questions. Therefore, businesses in this study were asked whether their business was in an urban or rural area. Most respondents (56.6%, n=121) indicated their business was located in an urban area; 39.5% (n=79) said their business was rural, and 4% (n=6) were not sure Figure 7). These results are similar the previous survey.⁵

Figure 7. Location of Businesses in Sample (n=479)



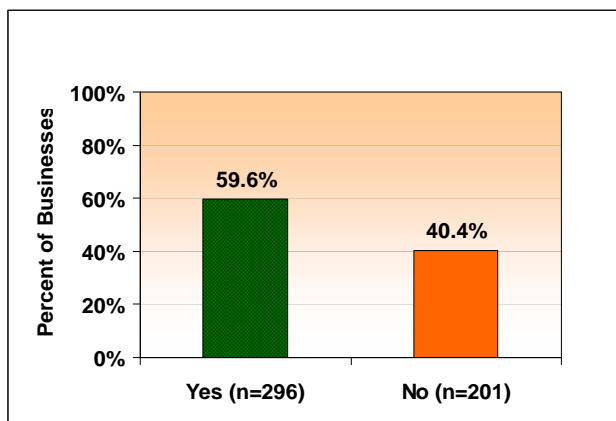
3. How many employees are in your company? The average number of employees of the 500 companies that responded to this question was 13 (13.03, Std Dev = 13.31). The median number of employees was 9, the mode was 2, and the range was from 1 to 135. The fact that some of the businesses reported greater than 50 employees (the eligible business size for Insure Oklahoma/O-EPIC ESI) is due to special rules related to Professional Employer Organizations and child care centers. While all approved businesses must adhere to the 50 employee limit, there are special circumstances in which multiple businesses are grouped together and reported as a single entity to the Oklahoma Employment Security Commission. The total number of employees reported was 6,514, a 31% increase over Survey 2, which included only 1,988 total employees.

4. How long have you been in the O-EPIC program? The average length of time businesses responding to Survey 3 had been participating in Insure Oklahoma/O-EPIC ESI was 10 months; the median was 11 months, the mode was 12 months, and the range 1-19 months. Seventy-three or 14.9% (n=491) of respondents had been participating since Insure Oklahoma/O-EPIC ESI began 19 months prior to this study.

5. Did you have health insurance before the O-EPIC program? Slightly more than half of the businesses surveyed (59.6%, n=296) had an

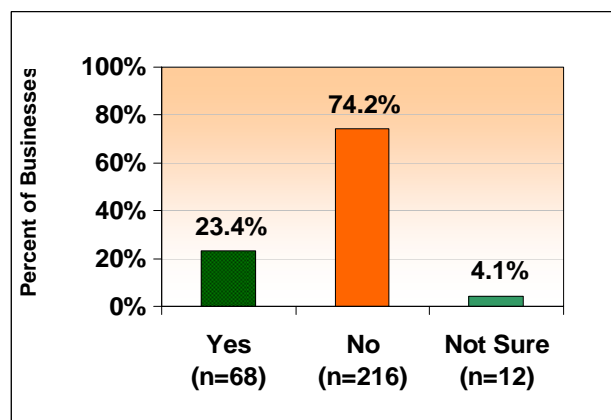
insurance plan in place before Insure Oklahoma/O-EPIC ESI; 40.4% (n=201) initiated a health plan after the program began (Figure 8). The increase in companies offering insurance, which had previously not offered insurance, is a tangible indication of success for the Insure Oklahoma O-EPIC ESI program.

Figure 8. Business Insurance Status Prior to Insure Oklahoma/O-EPIC ESI Implementation (n=497)



6. *If you offered health insurance before this program, did you have to change health insurance plans to participate in O-EPIC?* Similar to responses to Survey 2 last year,⁵ approximately one-quarter (23.4%, n=68) of employers with a health insurance program in place reported having to switch plans to participate in Insure Oklahoma/O-EPIC ESI; 74.2% (216) said they did not have to switch plans, and 4.1% (n=12) were not sure if they switched or not. (Figure 9). The fact that employers continue to be willing to switch insurance plans to participate in the program demonstrates employers' commitment to providing affordable coverage for their employees.

Figure 9. Did You Have to Change Health Plans to Qualify for Insure Oklahoma/O-EPIC ESI? (n=296)

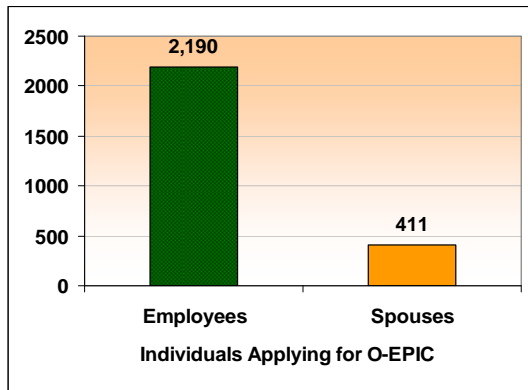


7. *If you offered health insurance **BEFORE** O-EPIC, how many employees and spouses participated?* Two hundred eighty-four (284) out of the 296 employers who reported (in the previous question) offering health coverage prior to Insure Oklahoma/O-EPIC ESI responded to this question. Those 284 employers reported that **approximately 7 employees per business** were covered under their existing employer-sponsored plan. In all, a total of 2,077 employees had coverage prior to the Insure Oklahoma/O-EPIC ESI plan, 32% of the entire employee population (6,514). The standard deviation for this response was 7.96, indicating a great deal of variance. The median was 4 employees, the mode was 2, and the range was 1 to 48 employees covered per business. Three hundred seventy-three (373) spouses were currently covered before Insure Oklahoma/O-EPIC ESI.

8. *To date, how many of your employees and spouses have applied for the O-EPIC program?* The average number of employees per company (as reported in Question 3) was 13. In question 5 it was reported that an average of 7 employees was covered by insurance prior to Insure Oklahoma/O-EPIC ESI. Employers (n=479) reported that, on average, between **4 and 5** employees per business (mean=4.52) ap-

plied for Insure Oklahoma/O-EPIC ESI (Std Dev = 5.77, median=3, mode=2, range = 1 to 58). The total number of employees in this sample who applied to Insure Oklahoma/O-EPIC ESI was **2,190**; 411 spouses applied (Figure 10).

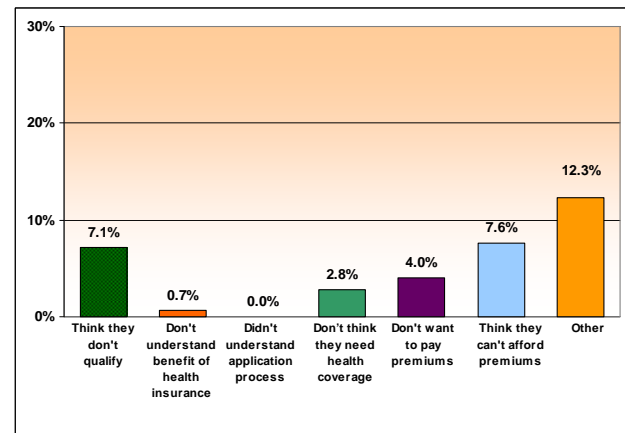
Figure 10. Employees and Spouses Applying for Coverage under Insure Oklahoma/O-EPIC ESI (n=479)



9. Of the employees who applied for O-EPIC listed in Question 8, how many did not have health insurance before? Employers (n=473) reported that, of the 2,190 employees who applied for health coverage under Insure Oklahoma/O-EPIC ESI, **1,303** (59%) did not have coverage before Insure Oklahoma/O-EPIC ESI. The average number of employees per small business who did not have coverage prior to Insure Oklahoma/O-EPIC ESI was about 3 (mean=2.75, mode=0, Std Dev = 4.94, range, 0 to 53).

10. If your uninsured, O-EPIC qualified employees are not applying for coverage, why not? (Choose the most common reason.) Most employers (**64.8%, n=273**) responded that all of their eligible employees applied. Of those who said some of their eligible employees did not apply, the most often given reason was “Think they can’t afford premiums” (7.6%), followed by “Think they don’t qualify” (7.1%) (Figure 11). The “Other” category had the largest number of responses (12.3%, n=52).

Figure 11. Reasons Why Eligible Employees Did Not Apply for Insure Oklahoma/O-EPIC ESI



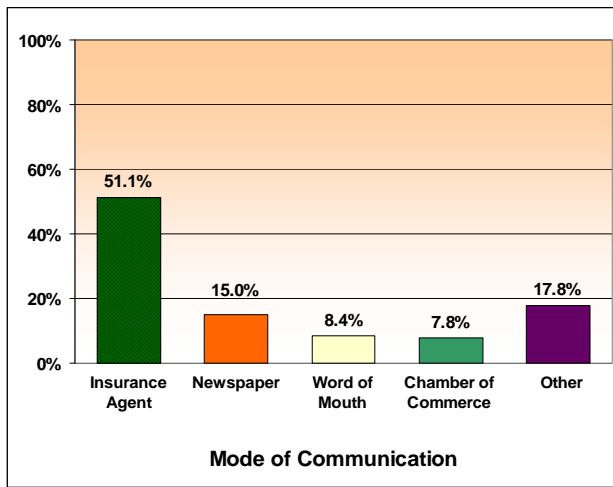
Reasons given are shown in Table 1.

Table 1. Breakdown of “Other” Category Responses to Why Eligible Employees Did Not Apply to Insure Oklahoma/O-EPIC ESI

Reason	N	%
Had other insurance (perhaps through a spouse)	30	58%
Indian Health Services Coverage	7	13%
Employees didn't understand Insure OK/O-EPIC ESI	2	4%
Not interested	2	4%
Did not qualify	2	4%
Medicaid/Medicare	2	4%
Miscellaneous Reasons	7	13%

11. How did you hear about the O-EPIC program? “Insurance Agents” were employers’ most frequent source of information about the Insure Oklahoma/O-EPIC ESI program 51.1%, n=256). “Newspapers” were second (15%, n=75), followed by “Word of Mouth” (8.4%, n=42) and “Chambers of Commerce” (7.8%, n=39). Eighty-nine employers (17.8%) said they heard about Insure Oklahoma/O-EPIC ESI from other sources, which included mail, e-mail, radio and TV, trade associations, and government sources including OHCA (Figure 12).

Figure 12. How Did You Hear About the Insure Oklahoma/O-EPIC ESI Program? (n=501)



“My insurance agent gets the credit for setting me up. She was awesome.”

12. Prior to applying for the O-EPIC program, did you know that the program was designed for low-income workers? Half of the employers surveyed said they knew that the Insure Oklahoma/O-EPIC ESI program was for low-income workers (50.6%, n=255), while 41.5% (n=209) said they weren’t aware of the eligibility requirements; 7.9% (n=40) were “Not Sure” (Figure 13a). This represents a rather dramatic change from Survey 2 (2006) (Figure 13b), in which most employers surveyed (67.3%) indicated they understood the eligibility requirements whereas 24% said they did not understand eligibility.⁵ These findings highlight a marketing and public relations need and opportunity for OHCA.

Figure 13a. Survey 3 (2007): Employer Understanding of Insure Oklahoma/O-EPIC ESI Eligibility (n=504)

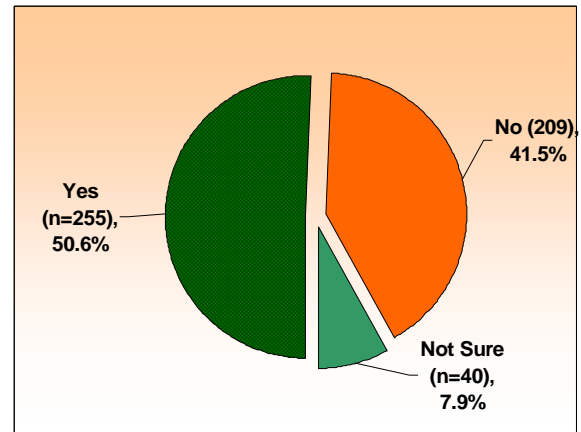
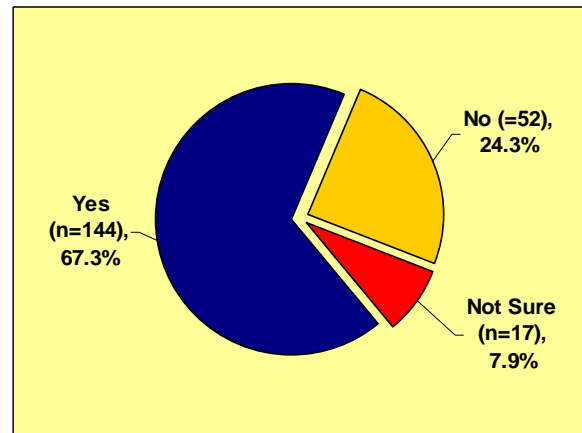


Figure 13b. Survey 2 (2006): Employer Understanding of Insure Oklahoma/O-EPIC ESI Eligibility (n=214)⁵



13. On a scale of 1 to 5, with 1 being negative and 5 being positive, please rate the following statements about how Insure Oklahoma/[O-EPIC ESI] has impacted your business. Employers rated the following potential business benefits of offering health coverage.

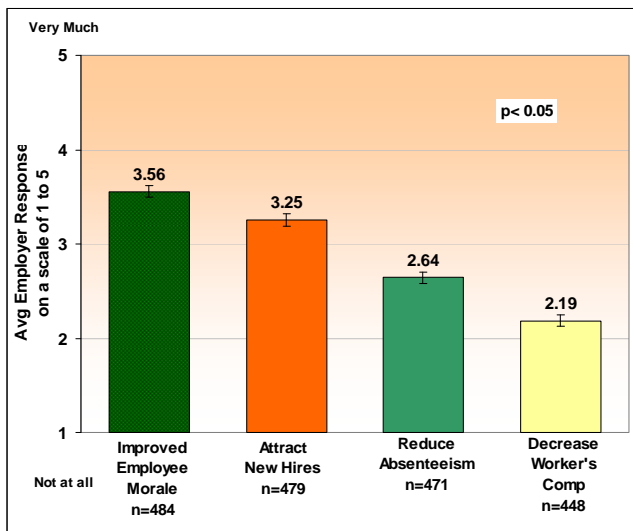
- 1) Improve Employee Morale,
- 2) Attract New Hires,
- 3) Reduce Absenteeism, and
- 4) Decrease Worker’s Compensation Claims.

“New hires are happy that insurance is offered.”

Statistical analysis revealed a statistically significant difference between each of the four potential benefits. The four potential benefits are presented in rank order and all combinations are significantly different.

“Improved Morale” was ranked as the greatest benefit (mean=3.43, SEM=0.10), followed closely by improved ability to “Attract New Hires” (mean=3.19, SEM=0.10). “Reduced Absenteeism” was the third rated benefit (mean=2.47, SEM=0.10), and “Decrease Worker’s Comp Claims,” fourth (mean=2.02, SEM=0.10). The differences between each of these potential benefits were statistically significant ($p \leq 0.05$) (Figure 14).

Figure 14. Employer Perception of Importance of Insure Oklahoma/O-EPIC ESI on Four Potential Business Benefits



These data indicate that Insure Oklahoma/O-EPIC ESI is having a significant impact on the morale of the employees in the businesses surveyed, and worker morale is correlated to productivity.^{63,64}

It is also beneficial in attracting and retaining quality employees.

“Do it, do it, do it! It has enabled me to retain one of my best employees”

14. On a scale of 1 to 5, with 1 being negative and 5 being positive, please rate the following aspects of the Insure Oklahoma/O-EPIC ESI

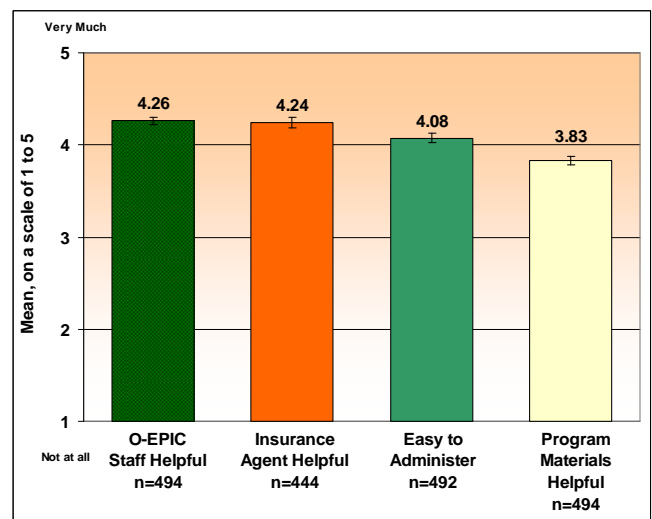
program and application process. Employers were asked to rate four separate aspects related to the application and administration process. Insure Oklahoma/O-EPIC ESI staff received high marks from employers for their helpfulness during the application and administration process.

“[Insure Oklahoma/O-EPIC] customer service is wonderful”

On a scale of 1-5, employers rated Insure Oklahoma/O-EPIC ESI staff a mean of 4.26 (SEM=0.04), followed closely by assistance from their insurance agent (mean=4.24, SEM=0.05). They also reported that the program was easy to administer (mean=4.08, SEM=0.05), and that program materials were helpful (mean=3.83, SEM=0.05) (Figure 15). Overall, these responses indicate that program participants were pleased with the assistance they have received implementing the program. These results are similar to those from Survey 2 (2006).⁵

“My insurance agent gets the credit for setting me up and she was awesome!”

Figure 15. Employer Rating of Helpfulness and Utility of Four Elements of Insure Oklahoma/O-EPIC ESI



15. If you could say one thing to other employers who might be considering enrolling in O-EPIC, what would that be? Comments from employers ranged from praise for the program to words of advice regarding program specifics to watch for. The following is a sampling of comments from current Insure Oklahoma/O-EPIC ESI participants to prospective participants. A complete list of comments is included in Appendix B.

“Get signed up, have your employees do their part and see if they qualify, its good for business, its even better for the Oklahoma workforce!”

“The program benefits far outweigh the time it takes for administration. My employees are very appreciative of the program.”

16. Additional Comments: Many of the comments indicated that, in general, employers were pleased with the program and glad to be able to offer their income-eligible workers health coverage. The following comments reflect the thoughts of many employers regarding the Insure Oklahoma/O-EPIC ESI program as it is currently.

“Program is good but limits individuals from making more money because they will have less due to paying full premiums for insurance.”

“This is a very good program and I intend to use it as a hiring perk in the future we love [Insure Oklahoma] O-EPIC.”

“This program is very helpful and I hope more employees will be eligible in the future.”

“O-EPIC staff is extremely helpful and very quick to respond--thank you.”

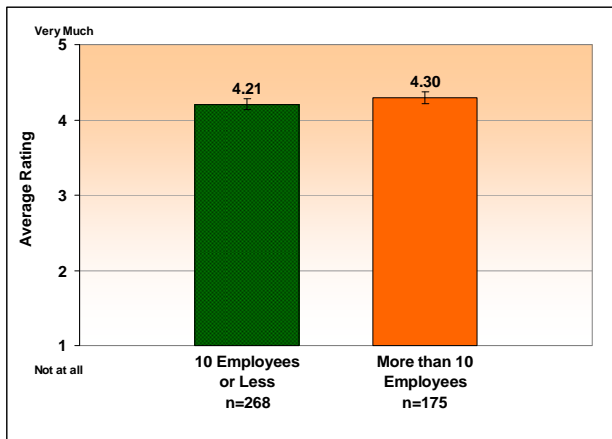
A complete listing of comments is included in Appendix B.

Comparative Analyses

Six comparative analyses were run on the data collected for this study. Questions for cross-analysis were chosen based on their potential to yield results with applicability to policy issues.

1. Does the helpfulness of insurance agents vary significantly by size of business as measured by number of employees (10 employees or fewer compared to more than 10 employees)? We wanted to know whether the size of the business (as measured by number of employees) predicted how important an insurance agent would be to the business's experience applying for and enrolling in Insure Oklahoma/O-EPIC ESI. Results were compared between businesses with 10 or fewer employees (n=268) and businesses with more than 10 employees (n=175). There was no statistically significant difference between the importance of insurance agents based on business size. All businesses felt that insurance agents were very important to the application and enrollment process (Figure 16). Thus, the helpfulness of insurance agents does not vary by size of business.

Figure 16. Helpfulness of Insurance Agent Compared by Size of Business (n=443)



2. Is there a significant variation between the reasons employees don't apply to Insure Oklahoma/O-EPIC ESI between businesses located in urban compared with rural areas?

We wanted to know whether the location of a business impacted reasons why eligible employees may not be applying to the Insure Oklahoma/O-EPIC ESI program. Analyses were run comparing all survey responses by business location. Employees were given 6 possible reasons why their employees might not be applying for coverage under the Insure Oklahoma/O-EPIC ESI plan. Those were:

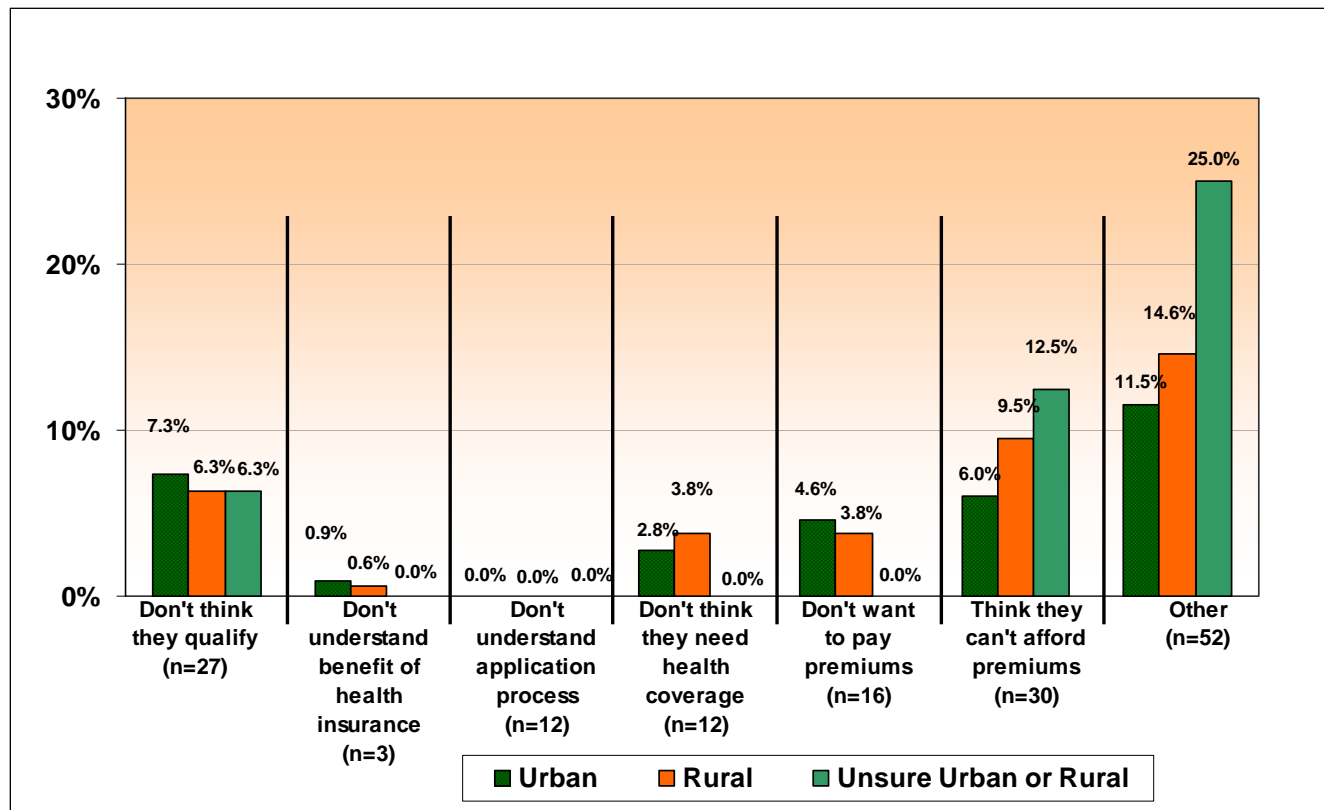
- (1) Don't think they qualify
- (2) Don't understand benefit of health insurance
- (3) Didn't understand application process
- (4) Don't think they need health coverage
- (5) Don't want to pay premiums
- (6) Think they can't afford premiums

They were also given the option of selecting "All qualified employees are applying or have applied" or "Other: (please list)" More than half of the 443 employers who responded to this question said that all their eligible employees had applied for coverage. "Other" responses included

- (1) Other Coverage (possibly through a spouse)
- (2) Indian Health Services Coverage
- (3) Didn't Understand O-EPIC
- (4) Not Interested
- (5) Military Benefits
- (6) Medicare/Medicaid

Figure 17 shows the comparison of the 6 listed reasons why employees might not be applying to Insure Oklahoma/O-EPIC ESI and the "Other" category.

Figure 17. Reasons Employees Are Not Applying to Insure Oklahoma/O-EPIC ESI Compared by Business Location (n=443)

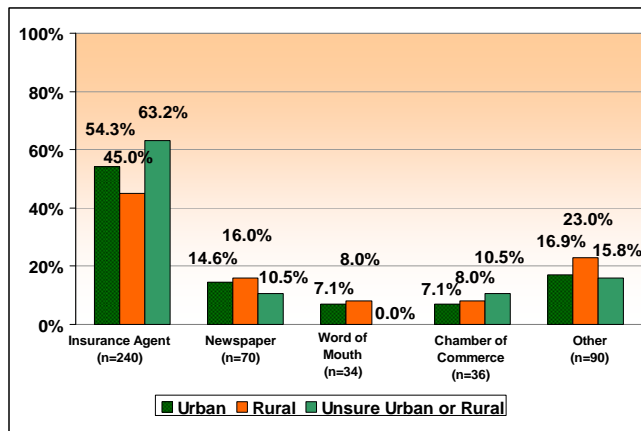


We noted a difference between urban, rural and unsure groups for the “Think they can’t afford the premiums” category. Only 6% of urban businesses responded that their employees thought they couldn’t afford the premiums compared with 9.5% of rural businesses and 12.5% of businesses that were unsure of their location designation. This could imply that more effort should be made in rural or non-urban locations to inform employees about how the subsidies work.

There was also a variation for the “Other” category among the 3 location choices. Most of those in the “Other” category were covered under other plans, possibly through their spouse’s plan; 2 said their employees were “not interested,” and 2 indicated their employees did not understand Insure Oklahoma/O-EPIC ESI. Thus, not being able to afford premiums was slightly more prevalent in rural areas.

3. Does the source of information about the O-EPIC program vary significantly by business location (urban vs. rural)? Insurance agents were the major source of information about the Insure Oklahoma/O-EPIC ESI program for businesses in all locations (n=240). Slightly more than half of businesses in urban areas (54.3%) reported hearing about Insure Oklahoma/O-EPIC ESI from an insurance agent compared with 45% of rural businesses and 63.2% of businesses that were unsure of their location designation (Figure 18).

Figure 18. How Employers Heard About Insure Oklahoma/O-EPIC ESI Compared by Location (n=470)



Information from sources “Other” than those listed included radio and TV spots, trade associations, newsletters, and government sources, including OHCA.

Newspapers were slightly more important to businesses in rural areas (16%) compared with urban (14.6%) and the unsure group (10.5%). Employers in all locations were least likely to have heard about Insure Oklahoma/O-EPIC ESI from friends or associates (“Word of Mouth”) or from the Chambers of Commerce. Although there are subtle differences among the groups, none of the differences were statistically significant. Thus, it is clear that the primary source of information for all areas is insurance agents.

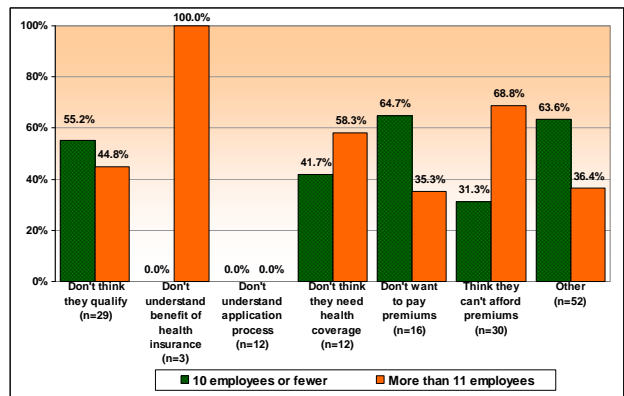
4. Does business size (number of employees) predict reasons why employees do not apply for Insure Oklahoma/O-EPIC ESI coverage? We

wanted to know if the size of the businesses as measured by number of employees influenced the reasons employees might not apply for health coverage through Insure Oklahoma/O-EPIC ESI. The most prominent responses were that employees in smaller businesses (55.2%, n=16) were more likely to think they would not qualify for coverage than employees in larger companies (44.8%, n=13), and that employees in larger companies (68.8%, n=22) were more likely to think they could not afford the premiums than employees in smaller

companies (31.3%, n=10). Employees in large companies were more likely to think they did not need health coverage (58.3%, n=7) as compared to employees in smaller companies (41.7%, n=5). Employees in small companies were less likely to want to pay even minimal premiums (64.7%, n=11) compared with employees in larger businesses (35.3%, n=6). Only 3 employers indicated that their employees didn’t understand the benefit of health insurance and all were from larger businesses. Most employees represented by the “other” category didn’t apply for coverage through Insure Oklahoma/O-EPIC ESI because they had coverage elsewhere (Figure 19). The three largest differences between smaller and larger businesses were in the following areas:

- Don’t want to pay premiums,
- Think they can’t afford premiums,
- Other.

Figure 19. Reasons Employees Are Not Applying for Insure Oklahoma/O-EPIC ESI Coverage Compared by Size of Business (n=421)

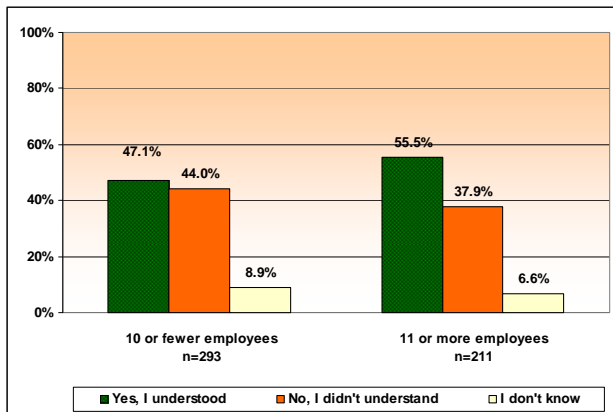


5. Does business size (as measured by number of employees) predict whether the employer understood the eligibility requirements for Insure Oklahoma/O-EPIC ESI? The income

eligibility requirements for employee participation in the Insure Oklahoma/O-EPIC ESI plan up until November 1, 2007 was 185% of the federal poverty level (FPL). In addition to FPL, the employee had to be employed in a business of 50 employees or fewer and be an Oklahoma resident living in Oklahoma. To determine

whether business size predicted whether employers understood these eligibility criteria, we grouped respondents into 2 categories: 10 employees or fewer, and more than 11 employees, and cross-analyzed these groups based on responses to the question about whether they understood eligibility requirements.

Figure 20. Employer Understanding of Eligibility Requirements Compared by Size of Business (n=504)



These results may indicate confusion about the eligibility requirements, and represent an area of opportunity for OHCA in marketing and Continuous Quality Improvement for the Insure Oklahoma/O-EPIC ESI program. Thus, the size of business didn't seem to effect whether or not employers understood the eligibility guidelines. Employers reported some confusion about the eligibility guidelines regardless of their business size.

6. Does length of time participating in Insure Oklahoma/O-EPIC ESI predict how employers will rate four potential benefits of the Insure Oklahoma/O-EPIC ESI plan? In a previous question, employers were asked to rate four potential business benefits of having health insurance coverage through Insure Oklahoma/O-EPIC ESI: “attract new hires,” “improve employee morale,” “reduce absenteeism,” and “decrease worker’s compensation claims.” We compared how employers rated these four potential benefits in conjunction with the length of time they had

been participating in the plan (9 months or less, longer than 10 months). When each of the four potential benefits was stratified by business size and analyzed on a mean scale of from 1 to 5, with 5 being very important, **“Improved Morale”** was the most important business benefits regardless of length of time in the program (<9 months, mean=3.58, SEM=0.08, >10 months, mean=3.52, SEM=0.08). **“Attract New Hires”** was second in importance to both groups (<9 months, mean=3.22, SEM=0.09, >10 months, mean=3.52, SEM=0.08). Firms that had been participating in Insure Oklahoma/O-EPIC ESI 9 months or more were more likely to see an increased benefit in both **“Reduced Absenteeism”** and **“Decreased Worker’s Compensation”** claims (Figure 21). None of the differences in the comparisons were statistically significant. Thus, length of time did not have any effect on these four potential benefits for employers.

Figure 21. Employer Rating of Four Potential Business Benefits of Insure Oklahoma/O-EPIC ESI Compared by Length of Time in the Program

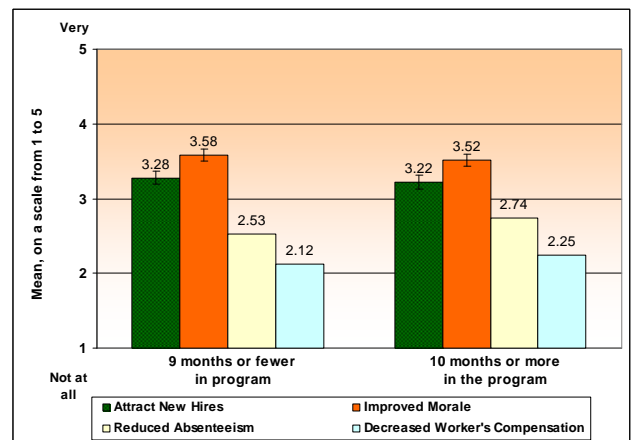


Table 2. Survey Results-at-a Glance

Survey Question	Result	Interpretation
1. Type of business		The mix of businesses in the sample are reflective of the types of businesses throughout Oklahoma
2. Location of business	Urban=56% Rural= 40% Not Sure=4%	The survey sample was a good mix of all demographic areas.
3. How many employees	Mean= 13.03 SEM=0.60	Average number of employees per business=13; range in the sample was from 1 to 135.
4. How long have you been in O-EPIC	Mean=9.58 months SEM=0.28	Average of sample was ~10 months; range was from 1 to 19 months.
5. Did you offer health insurance before O-EPIC	Yes=60% No=40%	Most employers had coverage in place before Insure Oklahoma/ O-EPIC ESI.
6. If you offered health insurance before this program, did you have to change health insurance plans to participate in O-EPIC?	Yes=23.8% No=73.1% Not sure=4.2%	Most employers did not have to change insurance plans to participate in Insure Oklahoma/ O-EPIC ESI.
7. If you offered health insurance previously, how many employees and spouses participated before O-EPIC?	Employees Mean= 7.31 Employees SEM=0.47 Spouses Mean=1.76 Spouses SEM=0.19	2,077 employees had coverage before Insure Oklahoma/O-EPIC ESI; 373 spouses.
8. How many of your employees and spouses have applied for the O-EPIC program?	Employees Mean= 4.52 Employees SEM=0.26 Spouses Mean=1.26 Spouses SEM=0.09	2,190 employees applied for Insure Oklahoma/O-EPIC ESI; 411 spouses
9. Of the employees who applied for O-EPIC, how many did not have health insurance before?	Mean= 2.75 SEM=0.23	1,303 employees who applied for Insure Oklahoma/O-EPIC ESI did not have coverage before.
10. If your employees are not applying for O-EPIC, why not?	All qualified are or have applied-65.1% Think they don't qualify- 7.2% Don't understand the benefit of health insurance- 0.7% Didn't understand the application process- 0.2% Don't think they need health coverage-2.6% Don't want to pay premiums-3.8% Think they can't afford premiums-7.9% Other-12.4%	Most qualified employees are applying to the Insure Oklahoma/ O-EPIC ESI. The largest group that are not applying have coverage from another source.
11. How did you hear about the O-EPIC?	Insurance Agent- 50.6% Newspaper-15.6% Word of Mouth- 7.2% Chamber of Commerce- 8.8% Other- 17.6%	Insurance agents continue to be an important asset to the Insure Oklahoma/O-EPIC ESI program.
12. Prior to applying for O-EPIC, did you know program was for low-income workers?	Yes=50.6% No=41.5% Not Sure=7.9%	There is confusion among employers regarding program eligibility.
13. On a scale of 1 to 5 with 1 being negative and 5 being positive, please rate the following aspects of how the O-EPIC program has impacted your business in following areas?	Attractive to New Hires Mean=3.25, SEM=0.06 Improved Employee Morale Mean=3.56, SEM=0.06 Reduced Absenteeism Mean=2.64, SEM=0.06 Decreased Worker's Comp Mean=2.19, SEM=0.07	Employers see improved employee morale with the offer of health coverage, which in term results in increased productivity.
14. On a scale of 1 to 5 with 1 being negative and 5 being positive, please rate the following aspects of the O-EPIC program and application process.	Program Materials Mean=3.83, SEM=0.05 O-EPIC Staff Mean=4.26, SEM=0.04 Administration Mean=4.08, SEM=0.05 Insurance Agent Mean=4.24, SEM=0.05	Insurance agents were the most positive assets to employers during the Insure Oklahoma/ O-EPIC ESI program application and enrollment process.
15. If you could say one thing to other employers who might be considering enrolling in O-EPIC, what would that be?		Narrative
16. Additional comments		Narrative

Discussion

“I would not have had insurance for my employees had it not been for the Insure Oklahoma/O-EPIC ESI program.”

*Oklahoma Small Business Owner
August, 2007*

This report is the third survey of small business owners participating in the Insure Oklahoma/Oklahoma Employer/Employee Partnership for Insurance Coverage (O-EPIC) Employer-Sponsored Insurance (ESI) program. These studies were initiated to provide OHCA with feedback as part of a continuous quality improvement (CQI) process for the Insure Oklahoma/O-EPIC ESI program.

This report describes the experiences of small business owners who were participating in the Insure Oklahoma/O-EPIC ESI program from November, 2005, through August, 2007.

A total of 511 businesses responded to this survey. These businesses employ 6,514 Oklahomans. As with previous studies, the majority of businesses in the study were in the retail and service sector (22.5% and 20.9%, respectively). Health care and social assistance was the third largest business sector with 12%. More than half of the businesses were located in urban areas (56.6%). The number of employees in the sample ranged from 1 to 135, with 2 businesses falling well outside the target range of 50 employees or fewer (100 and 135 each). This deviation was due to special circumstances for those businesses, which had multiple locations. The average length of time businesses

had been participating in Insure Oklahoma/O-EPIC ESI was 10 months, with a range of from 1 month to 19 months (the entire duration of the Insure Oklahoma/O-EPIC ESI program). More than half who had a health insurance plan in place prior to applying to the program (59.6%, n=296); 40.4% (n=201) were interested enough to begin offering insurance because of the Insure Oklahoma/O-EPIC ESI program.

It is possible that the number of insured may be understated as employees that would not qualify for Insure Oklahoma might have opted for health insurance coverage in the 201 companies newly offering health insurance (due to Insure Oklahoma) along with undocumented spouses.

In addition, about one-quarter of businesses (23.4%, n=68) that had a health insurance plan in place prior to applying to Insure Oklahoma/O-EPIC ESI had to switch to a qualified health plan in order to participate. Given the administrative hassles involved in changing insurance coverage, the fact that these employers were willing to switch plans indicates the degree of interest employers have in providing affordable health coverage for their employees. These figures are similar to those from Survey 2 (2006).⁵

Because the plan reduces employee out-of-pocket (OOP) expense by charging employees on a sliding scale based on income, all employees in the target population should be able to afford purchasing the Insure Oklahoma/O-EPIC ESI subsidized insurance plans. Table 3 describes the study employees by insurance status.

Table 3. Impact of Insure Oklahoma/ O-EPIC ESI on Insurance Coverage Status of the 6,514 Employees Working in the 497 Businesses Responding to this Survey

	Number	%
Employee Coverage Status Before Insure Oklahoma ESI		
With health insurance coverage	2,077	32%
Without health insurance coverage	1,303	20%
Insurance status unknown	3,134	48%
Total # of employees working for businesses in this survey	6,514	100%
Employee Coverage Status After Insure Oklahoma ESI		
With health insurance coverage	3,380*	52%
Insurance status unknown	3,134	48%
Total # of Employees working for businesses in this survey	6,514	100%
Employee "Crowd Out" Analysis		
New health insurance coverage	1,303	59%
Prior coverage, shifted to Insure Oklahoma ESI	887**	41%
Total # of employees who applied for Insure Oklahoma ESI	2,190*	100%
ESI Status of Businesses in this Study		
Offered health insurance prior to Insure Oklahoma ESI	296	60%
Did not offer health insurance prior to Insure Oklahoma ESI	201†	40%
Total # of businesses offering health insurance	497	100%

*It is assumed that 1,190 of the employees who reported having health insurance coverage prior to Insure Oklahoma/O-EPIC ESI (3,380 covered employees after Insure Oklahoma ESI less 2,190 employees who applied for Insure Oklahoma ESI coverage) continued their private insurance coverage.

**It is possible that many of the 887 employees who shifted from private coverage to Insure Oklahoma/O-EPIC ESI were at risk for losing their health coverage.

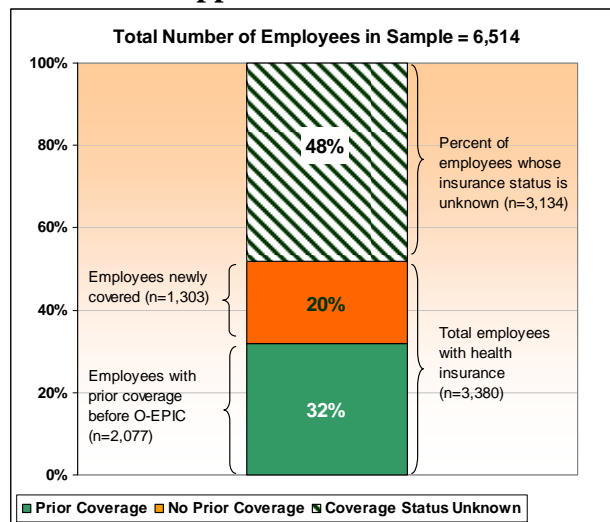
†To date, 201 businesses that did not offer employer-sponsored insurance prior to the Insure Oklahoma/O-EPIC ESI program have begun offering coverage. Therefore, it is highly likely that the percent of uninsurance among workers who do not meet the income requirements for Insure Oklahoma/O-EPIC ESI has declined due to the fact that these previously uninsured workers now have access to coverage.

§Crowd-out is defined as the shift of people from private insurance to government sponsored or subsidized coverage.

Note: Prior to Insure Oklahoma/O-EPIC ESI, employers reported 373 spouses covered; 411 spouses applied for coverage under Insure Oklahoma/O-EPIC ESI. Due to the limitations of the data collection methodology, we are unable to determine how many of the 411 spouses are newly covered and how many switched from prior coverage to Insure Oklahoma/O-EPIC ESI.

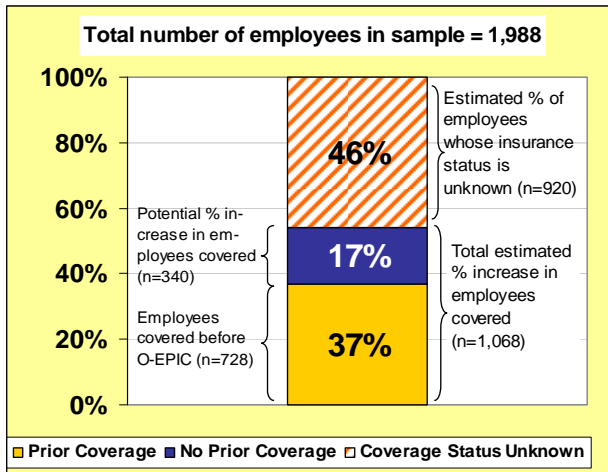
Small businesses in this study employed 6,514 employees, 2,077 of whom had health insurance before Insure Oklahoma/O-EPIC ESI (32%); employers estimated that an additional 1,303 previously uninsured workers would potentially be covered by Insure Oklahoma. The insurance status, if all these employees are approved, would increase the total number of insured within the sample to 3,380 (about 52% of the 6,514 employees represented; a 63% increase over the number of employees previously insured). The insurance status of 3,134 employees is unknown. (Figure 22).

Figure 22. Survey 3 (2007): Total Estimated Percent of Employees Covered after Application Process*



The overall percentages of uptake of Insure Oklahoma/O-EPIC ESI between this study and Survey 2 are remarkably similar (Figure 23). The numbers of employees involved in the current study are much greater (6,514 compared with 1,988), but the percent with prior coverage, the percent of newly covered with Insure Oklahoma/O-EPIC ESI are nearly the same, and the percentage whose insurance status is unknown are almost the same.

Figure 23. Survey 2 (2006): Total Estimated Percent of Employees Covered after Approval Process, Survey 2^{5*}



*Note: Employees included in the “status unknown” group may not qualify for Insure Oklahoma/O-EPIC ESI under current eligibility criteria, may have coverage through their employer but without Insure Oklahoma/O-EPIC ESI subsidies, may have coverage through a spouse or private coverage, or be uninsured. The insurance status of this group cannot be determined from this study. Other researchers attempting to identify the demographics of this group have reported similar challenges.⁶²

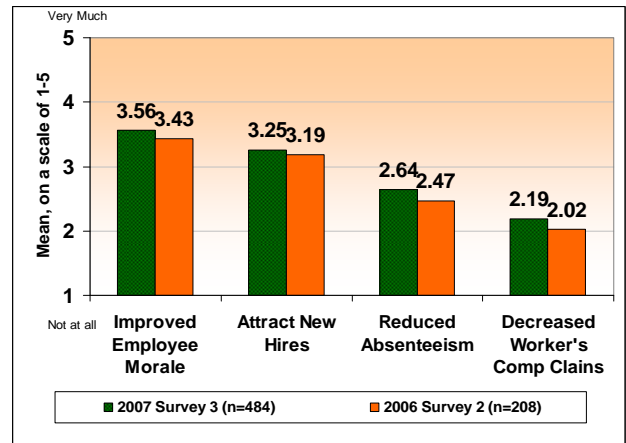
Despite the increasing costs, employers continue offering health coverage. A number of reasons for this have been identified including attracting and retaining quality employees, reducing absenteeism, and improving morale and productivity.^{77,80-82} In this study, employers were asked to rate four potential benefits of participating in the Insure Oklahoma/O-EPIC ESI program:

- attracting new hires,
- improving employee morale,
- decreasing worker’s compensation claims, and
- reducing absenteeism.

As in Survey 2 (2006),⁵ employers ranked “Improve Morale” as the number one business benefit of offering health coverage through the Insure Oklahoma/O-EPIC ESI plan (mean=3.43, SEM=0.10) (Figure 24). “Attract New Hires” was the second highest rated reason, followed by “Reduced Absenteeism.” “Decreased Worker’s Compensation Claims” was last, which implies decreased worker’s compensation claims were less of a benefit for employers than

the improved morale of their workers. A potential decrease in worker’s compensation claims may take longer to register as a benefit. This confirms early studies with small business employers which found that most employers “want to do the right thing” for their businesses and for their employees.^{2,52-54,77}

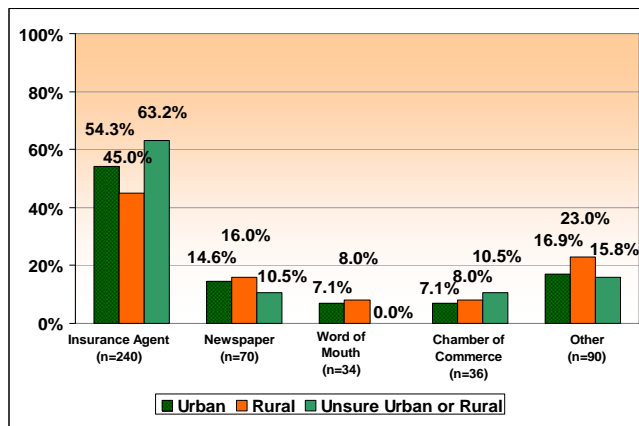
Figure 24. Comparison of Employer Ranking of Four Potential Business Benefits of Participation in Insure Oklahoma/O-EPIC ESI: 2006 to 2007



This finding has potential uses in promoting the Insure Oklahoma/O-EPIC ESI program. For example, a marketing campaign emphasizing that employers taking part in the Insure Oklahoma/O-EPIC ESI felt that participation improved morale, and thus possibly increasing productivity,^{63,64} could encourage other small businesses to apply to the program. Similarly, a campaign describing participating employers felt the program had a positive impact on their ability to attract new hires could raise awareness, and possibly increase participation in Insure Oklahoma/O-EPIC ESI.

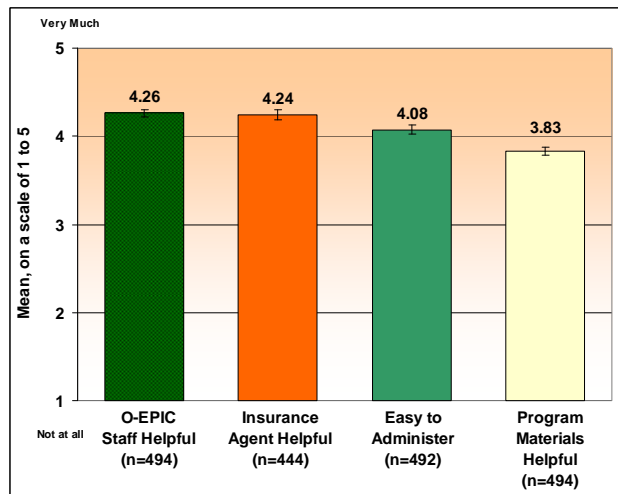
Insurance agents continue to be extremely valuable to the success of the Insure Oklahoma/O-EPIC ESI program. As shown in Figure 25, insurance agents were the major source of information about Insure Oklahoma/O-EPIC ESI for businesses in all locations throughout the state.

Figure 25. How Did You Hear About Insure Oklahoma/O-EPIC ESI Compared by Location (n=470)



In addition, Insurance Agents were nearly tied with Insure Oklahoma/O-EPIC ESI staff as being most helpful during the application, enrollment and administration phases of the program (Figure 26).

Figure 26. Employer Rating of Helpfulness and Utility of Four Elements of Insure Oklahoma/O-EPIC ESI



Continued efforts cultivating insurance agents will contribute greatly to the continued success of the Insure Oklahoma/O-EPIC ESI program.

Clearly, based both on data from this survey and from comments, Insure Oklahoma/O-EPIC ESI staff are generally viewed by program participants as knowledgeable, friendly, and

helpful. Insurance agents and Insure Oklahoma/O-EPIC ESI staff need to continue to be important advocates and assistants with the Insure Oklahoma/O-EPIC IP program.

Continued monitoring to ensure ongoing quality improvement based on stakeholder feedback will help to secure the viability of the Insure Oklahoma/O-EPIC ESI program.

This is a great program, it will let all Oklahoma be able to afford Health care coverage--thank you.

Key Findings and Recommendations

“I am not usually a proponent of social welfare. In this case, however, people who are working benefit. Their taxes help pay for program. Great idea!”

*Oklahoma Small Business Owner
August, 2007*

Key Findings

1. Surveys were mailed to 1,011 small businesses: 511 surveys were completed and returned for analysis, a 50.5% return rate showing substantial support from employers for this process. This high return rate (50.5%) should allow policy makers to utilize this study with reasonable assurance that the results represent the opinions, feelings, and suggestions from a large majority of the small businesses participating in Insure Oklahoma/O-EPIC ESI.
2. Forty percent of businesses in this study (n=201, 40.4%) newly offered health insurance coverage upon applying to the Insure Oklahoma/O-EPIC ESI program. This increase in companies newly offering health insurance is a tangible indication of success for the program.
3. Small businesses in this study employed 6,514 employees, 2,077 of whom had health insurance before Insure Oklahoma/O-EPIC ESI (32%); employers estimated that an additional 1,303 previously uninsured workers would potentially be covered by Insure Oklahoma/O-EPIC ESI. The insurance status, if all these employees are approved, would increase the total number of insured within the sample to 3,380 (about 52% of the 6,514 employees represented; a 63% increase over the number of employees previously insured). The insurance status of 3,134 employees is unknown.
4. Improved employee morale, which in turn could result in improved productivity, was the main reason employers in this study wanted to offer health coverage. Attracting and retaining qualified new hires continues to be the second most important business benefit of Insure Oklahoma/O-EPIC ESI participation.
5. Employers in this study were more confused about eligibility requirements than were employers responding to previous surveys.

6. Insurance agents continue to play a major role in the application and implementation process for Insure Oklahoma/O-EPIC ESI.
7. Businesses that had been participating in the program 10 months or longer were more likely to appreciate that offering health coverage could “reduce absenteeism” and “decrease worker’s compensation claims” than were employers who had been participating 9 months or fewer.
8. There was a difference between urban, rural and unsure groups for the “Think they can’t afford the premiums” category. Only 6% of urban businesses responded that their employees thought they couldn’t afford the premiums compared with 9.5% of rural businesses and 12.5% of businesses that were unsure of their location designation. This could imply that more effort should be made in rural or non-urban locations to inform employees about how the subsidies work.
9. There was also a variation for the “Other” category among the 3 location choices. Most of those in the “Other” category were covered under other plans, possibly through their spouse’s plan.
10. Respondents listed over 150 comments regarding the Insure Oklahoma program. Over 80% of the comments were positive; this would imply that most employers have an optimistic view of the Insure Oklahoma/O-EPIC ESI program.

Recommendations

1. Employers who responded to this survey believed that participation in the Insure Oklahoma/O-EPIC ESI program **improved the morale** of their employees. Studies have demonstrated that improved morale results in improved productivity, which in turn could enhance the financial viability of the company.^{63,64} Employers also felt that Insure Oklahoma/O-EPIC ESI had a positive impact on their ability to **attract new hires**. A marketing campaign with emphasis on these findings could encourage other small businesses to apply.
2. Businesses that had been participating in the program 10 months or longer were more likely to appreciate that offering health coverage could “reduce absenteeism” and “decrease worker’s compensation” claims than were employers who had been participating 9 months or fewer. Long-term tracking will continue to clarify the extent of this benefit.
3. In Survey 3 (2007), fewer employers understood the eligibility requirements than employers who completed Survey 2 (2006). This suggests that OHCA should focus additional marketing, public relations and education efforts to clarify the Insure Oklahoma/O-EPIC ESI eligibility requirements along with increased disbursement of program literature.
4. In general, employers surveyed by OHCA appreciated being asked for their opinion of the program. Employers were complementary of Insure Oklahoma/O-EPIC ESI program staff, implying that, at a minimum, current efforts should be continued. Consider posting results of this survey (and future surveys) on the OHCA website and notifying employers of the link.
5. Employers who responded to this survey stated that the program was easy to administer within their business. Continuing a quality improvement process that includes feedback from employers, will allow the program to keep meeting the needs of the target populations.
6. Employers continue to report very positive interactions with their insurance agents, stating their agents were an important part of the Insure Oklahoma/O-EPIC ESI enrollment, application, and administration process. Therefore, OHCA should continue to maintain and build close positive relationships with insurance carriers and agents/producers (such as the Brown Bag lunches).
7. Continue increasing newspaper, mass media, and other publications about the program. Employers in this sample reported that newspapers were an important source of information about the Insure Oklahoma/O-EPIC ESI program.
8. When employers selected “Other” as their source of information, they listed radio and TV ads, trade associations, and government agencies including OHCA. Public service and outreach efforts aimed at utilizing these information sources would also seem appropriate and beneficial.
9. Continue to solicit feedback from all Insure Oklahoma/O-EPIC ESI clients to maintain and enhance communication and build a longitudinal database.

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Appendices

- A. Participating Employer Survey
- B. Narrative Survey Comments
- C. Biographical Sketches of Project Faculty and Staff



APPENDIX A Participating Employer Survey

The purpose of this survey is to determine how satisfied you are with the O-EPIC program. OHCA asked the University of Oklahoma Health Sciences Center Primary Care Health Policy Division to assist them in conducting this survey as part of the O-EPIC continuous quality improvement process. Results from previous surveys have been enormously helpful in assisting OHCA make the O-EPIC program more responsive to your needs and those of your employees. You may view previous studies of the O-EPIC program at the O-EPIC web site at <http://www.oepic.ok.gov/about/news.aspx>. Please complete this survey even though you may have completed similar surveys in past. OUHSC researchers will analyze the survey responses and compare the results with previous surveys. Findings will be reported to OHCA anonymously; no names will be used.

When you have completed the survey, you may return it in the pre-addressed postage-paid envelope provided or fax to Sarah Hyden at 405-271-8800. Thank you.

1. Type of business: (e.g., manufacturing, retail, service, health care, etc.)

2. Location of business:

Urban Rural Not sure

3. How many employees are in your company?

4. How long have you been in the O-EPIC program? ____

5. Did you have health insurance before the O-EPIC program?

Yes - If **Yes**, please answer questions #6 and #7

No - If **No**, please skip questions #6 and #7

6. If you offered health insurance before this program, did you have to change health insurance plans to participate in O-EPIC?

Yes No Not sure

7. If you offered health insurance previously, how many employees and spouses participated before O-EPIC?

Employees _____ Spouses _____

8. How many of your employees and spouses have applied for the O-EPIC program?

Employees _____ Spouses _____

9. Of the employees who applied for O-EPIC listed in question #8 above, how many **did not** have health insurance before? _____

10. If your uninsured, O-EPIC qualified employees are not applying for coverage, why not? (Check the most common reason.)

- All qualified employees are applying or have applied for O-EPIC
- Don't think they qualify
- Don't understand benefit of health insurance
- Didn't understand application process
- Don't think they need health coverage
- Don't want to pay premiums
- Think they can't afford premiums
- Other: (please list) _____

11. How did you hear about the O-EPIC program?

- Insurance agent
- Newspaper
- Word of mouth
- Chamber of Commerce
- Other: (please list) _____

12. Before applying for O-EPIC, did you know the program was for low-income workers?

Yes No Not sure

13. On a scale of 1 to 5 with 1 being negative and 5 being positive, please rate the following statements about how O-EPIC program has impacted your business.

Not at All → Very Much

	1	2	3	4	5
Made my business more attractive to new hires.					
Improved employee morale.					
Reduced absenteeism due to illness.					
Decreased my worker's comp claims.					

14. On a scale of 1 to 5 (1 = negative, 5 = positive) please rate the following aspects of the O-EPIC program and application process.

Not at all → Very Much

	1	2	3	4	5
Program materials (brochures, employee materials) were helpful					
O-EPIC staff was helpful during enrollment.					
It will be easy to administer O-EPIC in your business.					
If you worked with an insurance agent during the application process, how helpful were they?					

15. If you could say one thing to other employers who might be considering enrolling in O-EPIC, what would that be?

16. Additional Comments: _____

Thank you for completing this important survey. Your responses will help OHCA make the O-EPIC program more responsive to your needs and those of your employees. Please mail the survey in the enclosed, pre-paid envelope or fax to Sarah Hyden at 405-271-8800.

**Appendix B
Narrative Survey Comments**

**Appendix B
Insure Oklahoma/O-EPIC ESI**

Survey Number	Q15. If you could say one thing to other employers who might be considering enrolling in O-EPIC, what would that be?	Q16. Additional Comments
	Comments	Comments
1		
2	you are able to offer coverage at a lower company cost	
3	it is very beneficial financially and ?? Could not offer health insurance	
4	The O-Epic program benefits far outweigh the time it takes for administration. My employees are very appreciative of the program	
5	Great program, try it	O-Epic staff stayed and talked to me through the whole application on line--they were very patient and helpful
6	very fast and easy	
7		
8	try it	
9	only a small minority of the lowest paid workers would be eligible and most of them don't place much value on health insurance	
10	for small businesses O-EPIC is a great program to help employers	
11	everyone should have it	
12	check into the program you may qualify	thank you for providing this much needed program
13	Blessings come in many different ways	
14	good program for employees who are not able to pay insurance premiums	
15		
16	your employees deserve and will appreciate the change for insurance coverage	the program is wonderful
17	try it you have nothing to loose	
18	very easy and helpful, program to be involved in	
19		
20	it is a good program	
21		
22		
23		
24	DO it!	Your employees are so helpful. They have always been willing to go above and beyond with all issues. Thanks!
25	There's no reason not to enroll that I can see	I am not usually a proponent of social welfare. In this case however, people who are working get a benefit in theory, their taxes help pay for the program, great idea!
26		
27		
28	Enroll now!	Great working with you--good program for employees who can not afford insurance
29	Very good insurance program and good choices on the drs. Very easy to work with and very affordable.	This is the best that has happened to my business
30	makes it easier to offer employees coverage since the company gets reimbursed a portion of the cost	
31	Not worth the hassle because it doesn't help families only the employee	this program is not helpful to small businesses
32		
33	I would recommend O-EPIC to everyone who qualifies	
34	it is very beneficial to a company and its employees	
35	Why wait?	Very good program especially for employees with children because of income qualification levels. The people at O-EPIC are very helpful
36	great program, big savings	
37	On # 13, to new to rate but if they had to guess (see responses) The program really works, its surprisingly easy to be reimbursed	We are grateful for the O-EPIC program. It has enabled low income families to have decent insurance coverage.
38		need to lower rates for average paid employee, ex: \$10-12/hr

Appendix B Narrative Survey Comments

39	it is a great opportunity for all concerned	my employees are very happy with this plan
40		
41		
42		
43	apply	
44	this is just a really good way to help your employees	
45	It is a wonderful help to the small business owner and the employees enabling us to continue to offer health insurance. The costs of health insurance are so high that we could conceive that without O-EPIC there may come a day that we would no longer be able to afford this benefit	
46		
47	it's a great program	
48	if they qualify, it is a great program and benefit for them	
49	it is a good deal for the business and a great deal for the employee	I hate seeing employees go without insurance. This has allowed everyone who wants insurance to get it
50	with the cost of health insurance, it really helps to have any portion of the premium paid by O-EPIC	
51	Employees love it. It saves them a lot of money and saves the company money. New hires are happy that insurance is offered.	Would help if allowable income was increased. Business owners personal insurance is very high and may influence the future availability of group insurance through the business
52	do it now	the process was easy, paperwork minimal and is very helpful to the uninsured employee
53	great program	I understand O-Epic is a reimbursement program, however, it is a burden on our checkbook to write a large amount \$1500 every month.
54	It is the most awesome thing, you are crazy not too!	There needs to be more information about it. Everyone I talk to doesn't know anything about it. More people would take advantage of it if they knew about it. Get the Word out!
55	great program if your employees qualify	Wish the income guidelines were increased percentage of federal poverty. We really have many single moms who make too much to qualify but not enough to afford coverage without help
56		
57	What are you waiting for?	O-EPIC is great. It has helped our company and employees afford health insurance
58		
59	having help with insurance premiums always helps employees afford insurance, gives them an opportunity to help themselves	it is a great program
60	very cost effective but you will find yourself in a bad spot with the employees who do not qualify because they will expect health insurance from you as well and will only want to pay what the others are paying	Need to respond much quicker to employee enrollments!!
61	that it is very helpful to those who can't afford insurance on their own	
62		
63	it is a positive for your business	
64	One of the best programs around. WE could not have offered insurance coverage to our employees without O-Epic and the great group rates	We hope the program continues to expand and can further reduce the income level qualified to participate. We have several who just miss the cut off
65		
66		
67	Do it! This is a win-win situation. The employees win and the company wins	
68		If my employees get a raise in pay then they are penalized because they lose the health insurance with O-EPIC because the income limits are too low. Is this a program to help small businesses or just low paid workers? The employee continues to be low paid or low hours to maintain O-EPIC
69	it is a helpful benefit but does require time and good understanding of requirements	I would love to see it offered to all employees --many do not qualify for O-EPIC but can't afford to pay privately for insurance so they go without. :(
70	do it, you will not regret it	very satisfied
71	excellent way to offer a benefit to employees at very little cost	
72	go for it	it is a good program
73	that it helps employees to stay employed	

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74		
75		
76	no reason not to	it is very good
77		Find an insurance company that will bill timely in order to pay and subtract [?], O-EPIC.
78	it is worth it	
79	it is a good deal	
80	you can't get any cheaper that covers as much	We have had some problems with reimbursement several times but so far they have been resolved.
81	O-EPIC not only allowed my family to have excellent health care but also my key employees who could in no way afford such coverage. Because of that they are healthier, happier, and will remain in my employee.	O-EPIC is essential to our fledgling company's success. As we grow, I would like to be able to cover up to 60 employees. This could happen within 3 more years. Please consider expanding the program. (I personally thank O-Epic for the program and all the excellent helpful staff. I have been privileged to contact them in our relationship.)
82		
83	Having health care is very important. O-EPIC has made a huge difference for low income workers. O-EPIC has been a great program for our employees	If it wasn't for O-EPIC, I believe most of our employees wouldn't use our health insurance. They are very excited. They are able to afford insurance now, thank you very much.
84	Sign up!	
85	this is a great program that can help employees get health insurance	
86	Do it!	very prompt reimbursement
87	our insurance was so high before we had to cancel after 18 years with age and no money to get help with the high cost of insurance we didn't know what to do	Thanks for your help O-EPIC and the peace of mind to help pay for medicine and dr. bills at our age in between retirement and social security, thank you!
88	O-EPIC is a must have for small businesses, you won't regret participating in the program	thanks for everything
89		
90		
91		
92	this is a great program for small businesses who can't afford large insurance premiums	
93	apply even if you think you don't qualify	
94	do it	
95	Helps morale of your low income people so much they work harder for you because now you have done something for them!	
96	do it, we had more employees qualify than we thought	the program has helped get spouses qualified and insured affordably
97		
98	any employee that may qualify it is worth it, even if you have only one or 2	I have a lot of employees that are not low income enough but still can not afford to be on insurance
99	one income families	
100	a great benefit for low income workers	10. have not been employed here long enough must be here 6 months to get the benefit
101	it is well worth it, especially for the employees who really can't afford insurance and helps the employers cost also	
102	Sign up!	
103		
104	do it	
105	do it	
106	please enroll, it is a good deal	
107	Do it. If you are accepted it will benefit you and the employees	
108	although not all employees will qualify, the subsidies received for those who do helps hold down the ever increasing cost of health insurance	last year we were able to continue our health insurance program without having to decrease the benefits due to O-EPIC subsidies
109	do it	
110	take the time to apply for the program, a reduction in the costs is very important to a individually owned company	
111	really good for low income families	#9--spouses were our problem, employee premiums were pd by us
112	O-EPIC is a terrific program to help employees obtain reasonably priced health care coverage	
113	it is very beneficial for lower income employees who may not have been able to afford the premiums--easy to administer	
114	I will save money	
115	O-EPIC may be the only way that many employees can get Health Insurance	

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116	its very helpful for one income families	
117		
118	so helpful for employees and businesses	
119	great program	
120		
121	find a good agent to help with the process	Process for changes is very difficult--need to be as able to change carriers and such once qualified. Need to be able to make changes to employee status on line
122	do not pass on this great program	
123		
124	it is worth it	We were getting to the point where we might have to stop offering insurance to employees or at least lower benefits and raise deductibles. O-EPIC has really helped our cash flow
125		
126	seriously consider providing medical benefits and find the richest program available--it only cost the employees 15%	raise the limits for eligibility to \$25,000 or more for single employees
127	Fill out the papers, it is worth it. More attractive to new hires	
128	your employees will be grateful that you did--it is a win-win situation	thank you for the ease of the applications and the great customer service
129	great for people who would not have insurance except for this program	
130		
131	take advantage of the opportunity to offer insurance benefits to your employees and receive benefits for your business	
132	it is a win-win situation for the employer and the employee	This is a great program to ease the financial burden of our staff and the credit union. Insurance agents that do not tell clients about it are doing a disservice to them
133	It allows low income employees to have health insurance that is comparable to most employees in larger businesses. It makes employee health insurance affordable for a small business	
134	enroll--some help for staff is great	would like to include middleclass staff
135	a very good program	
136	it is easy to participate in the program	the staff is very helpful when we have a question
137	O-EPIC is as good for the employee as it is for the business	
138		
139	helpful to employees	
140	O-EPIC is a smart business decision	O-EPIC allows us to carry insurance for employees that we otherwise would not be able to afford coverage for
141		
142	you can't loose	Great program, thanks!
143	it is a great benefit to your company and employees if they qualify	if small businesses could get some premium assistance even when their employees don't qualify it would help more small companies be able to offer insurance
144	need to enroll in program, very worth paperwork involved	thank you
145		
146		
147		already a member, very happy
148	very worthwhile	the billing is a nightmare of confusion
149		
150	good for one income families	
151	Let employees know that it is not based on the business. It is based on low income. This is one more Medicaid program.	Computer enrollment with the long log in passwords are confusing. I thought this was a program for small businesses not small businesses that pay less than \$10/hr. I have 2 staff with no dependents who make \$10/hr and they don't qualify :(
152	it is a wonderful benefit for small employers	it has allowed me to offer health insurance to an employee with rheumatoid arthritis who would have otherwise have been uninsured
153	it is a very helpful program for small business who otherwise can not afford to provide health insurance to their employees	
154	this program really helps those employees with lower incomes to achieve insurance	
155	Great! I get back 1/2 of what I pay out for insurance program that saves me money so I can hire and offer insurance to others	
156	check it out, it is a great thing for your employees	
157	that is wonderful for employers and employees, especially small businesses that have a hard time finding affordable insurance--very satisfied	

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158	do it	we have fairly stable employment so no real noticeable changes just lower costs on both sides
159	it is an affordable way to provide health insurance for my employees who could not otherwise afford	it allows my small business to provide health insurance where we would not otherwise be able to
160	be patient the process is slow and has many variables	Suggest that when renewal time comes around that forms with the contract information be sent to the employers. This should help eliminate the same errors last year
161	Don't pass up this chance!	
162	some of enrollment is very difficult to get through (computer program throws you out) but worth it in the end	
163	this program is very beneficial to my employees and made it possible for my business to afford to offer insurance to my employees	This program is a God Send for my employees to have decent health care and for some any health care at all--thank you!
164	great program	
165		
166	please give it a chance it isn't difficult to apply and your employees who otherwise thought they can't afford health insurance can now	When you make changes to the program that affect what the employee pays please take into consideration payroll reporting. Don't make changes which go back to a certain date, Payroll has already been paid and reports have already been filed. If a company has a cafeteria plan, the health insurance affects their taxes paid.
167	O-Epic makes it possible for small business to give employees health insurance which otherwise would be impossible in our business	O-epic has been great for our employees and us as an employer. All small businesses need to have this for their employees--O-Epic employees are very helpful
168	it is worth the time for you and your employees that qualify	
169		
170	its great knowing employers have this available for employees--a comfort to the employees	
171	It's easy and the time is minimal--it is worth it!	your phone support staff is awesome
172	it is a wonderful program that helps small business be able to provide insurance to their employees	without O-Epic we would not have insurance for our employees--they have a good plan for the first time in their lives
173	offering health benefits is make more affordable to the business	
174		
175		
176		
177	It helped our business a lot. We might not be in the business without it	I hope we don't lose this program
178	affordable	[Insurance company] is not very tolerable for unpaid bills due to state's late payments
179	it is really a good deal and it is so easy	
180	Be patient! It takes time to get all the required paperwork	
181	no materials were received	
182	a must in today's economy	
183	good overall program	pay states part of insurance premium closer to insurance due date at first of the month
184	this program has been a tremendous asset to the fact that now treatment is available for employees and families at a cost they can afford	Insurance agent been wonderful to work with
185	Do not hesitate, it is wonderful!	
186	Sooner care does not always cover the children, they are left without coverage or have a very high premium. I was lead to believe if one qualified for O-EPIC the children would have sooner care	I found the information confusing and (depending on who I spoke with at O-EPIC) the advice given was conflicting information.
187		
188		
189	good program	
190	definitely look into the program--it makes health insurance more affordable and allows us to offer health insurance to employees	
191	go for it	
192	don't be overwhelmed by the paperwork, it is worth it	
193	somewhat complicated for our business with our revolving hires but worth it in the long run because people stick around longer	
194	the application process is somewhat tedious but the end result is worth the effort	our plan was not initially listed with O-EPIC but they registered and then we applied
195		

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196	good idea	we have not had the program long enough to know how it affects us
197		
198		
199	great program	it should be offered to employees, spouses, and children & the wage base should be raised considerably
200	it has helped our single moms have coverage they couldn't afford otherwise	
201	wow, I can now hire better qualified people	thank you o-epic
202		
203	It is very beneficial for employees. Helps employees make health insurance a priority	
204	excellent opportunity	thanks--if it wasn't for our agent we could never have gotten o-epic
205	It is a highly beneficial program for employers and employees. I encourage all companies to apply	
206	it is a great program for small businesses to be able to offer insurance to their employees	
207		
208	it really helps defer the high costs of insurance wish it could be applied to more of my employees--the cut off (pay scale) seems really low	
209	it is well worth it, applying for those workers who can't otherwise afford insurance	O-EPIC employees need better training when they make a mistake it takes a long time to fix it
210	It is not as difficult to administer as you probably think.	
211	if people are at minimum wage, they may qualify but other low income people still make too much money for this program	O-EPIC needs to raise the allowable income level to about 300% of poverty level. The current level knocks out people who make too much to qualify but not enough for any other health insurance--that's why none of my employees are on it
212	go for it	great program
213		we have tried 2 or 3 times to enroll one of two employees but adding in her child support disqualifies her so we can not participate
214	O-EPIC is well worth the effort	
215	check it out	
216	go for it	
217		never received program materials
218	financially beneficial	
219	talk with your agent	
220		never received program materials
221	just do it	
222	do it, it's a win-win for everyone	
223		
224	it is worth it just to know that it is out there to help working class not feel left out	
225		My company does not qualify for O-EPIC, thanks!
226		
227	apply, you might be surprised when you qualify	
228	Get help now!	The O-EPIC web site for enrollment is a disaster site. Redesign and write it to work easily with multiple browsers
229		I don't think any of our employees have applied
230		
231	get ready for paperwork, reports and surveys	not a smooth set up -ran okay after that
232		
233	makes health insurance affordable for small business who want to provide it	
234		We have an employees spouse who is on part-time (<20 hrs) at a public school--she is not eligible since the school has >50 employees. She isn't eligible for their insurance and was not approved for O-EPIC
235	Do it now! The best thing ever--would rather be with O-EPIC than on my own.	I love it, I would not have health care if it was not for O-EPIC
236	takes a great deal of pressure and stress off employees and management	this program is appreciated by everyone
237	it is beneficial	
238	you must enroll, you can't afford to not have this insurance	Thank you O-EPIC! My employees and myself did not have insurance for 3 years-now our company can afford to offer medical and our employees can afford their part--thanks again
239		

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240	This is a great program for our company and for our state. I would highly recommend it to other employers.	O-EPIC could use additional Fax#s and lines. I tried to fax in 2 days in a row and only got busy signal. Finally was able to scan in and send in by e-mail. Thank you for the program
241		
242		
243		
244	there is no cheaper way other than sate funded for qualified children	
245	they should offer health insurance O-EPIC makes it most affordable	
246	Do it, great benefit that your employees will really enjoy!	
247		
248	a lot of paperwork for little return	
249	good program easy to implement	
250	it is a great benefit to our employees	our company was bought out by a larger company just before we were to start this program, we never got to implement the program even after everyone was enrolled
251		
252		
253		
254	Each month I have had to contact O-Epic to find out why my payment hasn't arrived. Each month I am told they haven't received my invoices. Sometimes they will find them other times I end up refaxing invoices to them. I get the idea they are not very organized--once contacted they are very helpful and quick to make the settlement	
255	Why not/ everyone should have insurance. It is a great deal for those who can not afford it	great program--I didn't deal with an O-EPIC staff member--my insurance agent did it all
256	After the initial set up, the monthly routine is very simple and quick. Our employees are thrilled to have coverage and price they can afford	I think the government should make tobacco companies put less and less nicotine in cigarettes until the only addiction would be physical habit and then people that really want to quit can--that's how I did it.
257	What are you waiting for? It is a wonderful program and my insurance agent has made the process so easy	
258	it does not benefit any employees or my company--their households make too much money--therefore, no one benefits	
259	great-all small businesses should apply	
260	convince employees that paying 15% is a good deal	Employees want 100% free health care. They don't realize they will pay for it anyway through an increase in taxes
261		
262		
263		we have some employees that may be eligible for o-epic when they reach the end of their probation period
264		I feel that the income threshold for employees and their spouses is way to low. Today's employers are paying more than ever to their employees to get them or keep them. Oil field and other support industry are extremely competitive in our area. I feel this should be re-evaluated!
265		
266		at this time we do not have anyone that qualifies
267		
268		
269	consider the income levels of employees as it applies to eligibility	
270	great program that offers a much needed service to low income families that otherwise would not be able to justify the expense of health care	
271	As a farm family, we don't qualify. Income standards use gross farm income even though our expenses put our AGI well below poverty lines, we really need help with our insurance premiums, but we don't fit your program. Please consider using AGI instead of farm gross--we're going broke out here	
272	O-EPIC employees are courteous and helpful to get you started with the program	I think O_EPIC should serve all Oklahomans. There re many folks outside the income brackets who can not afford health insurance...we're killing those folks in the middle class!
273	good for low income employees	The one qualifying employee had quit!
274		

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275	don't waste your time, most employees don't qualify because of income guidelines	
276		
277	it's a great program	
278	good program we needed very much	
279	Please give your employees the chance to be insured. The cost slow and the rewards are high	
280		
281	it seems to be a good way to go	
282	you should apply --its very beneficial for the employees	
283	wonderful program	
284	do it--otherwise we could not afford insurance	stop making us fill out the same stuff from year to year, make easier to enroll and re-enroll
285	well worth the effort	income requirements should escalate as minimum wage increase
286	excellent program	
287	I have recommended O-EPIC to other small business owners--helps to compete with large business	I'm grateful the pay cap is increased but very disappointed the # of employees per business is increasing to 250!--I'm finally able to give employee benefits--I can compete in the business world but I recently found out the largest employer in my town is splitting and will qualify!!!
288	have told other small businesses O-EPIC is a great benefit	
289	that it helps a lot on the cost of insurance premiums	
290		
291		
292	It is well worth the time to do this. It has been great for both owners and employees--great experience	I appreciate the help of O-EPIC offers to small business owners such as myself--you really have a great thing here :)
293	The program has helped with the cost of insurance. Our agency has pd 100% of our employees premiums. What a great program to assist small business with this health benefit	
294	it is a tremendous advantage for employees	
295	investigate the benefits	
296	this is a very cost effective way to furnish insurance for our employees	
297	It is not as difficulty to enroll as one might think. It helps small business to compete by offering employees and their spouses comparable benefits	the change to a different qualifying insurance company was more costly but after receiving the subsidy, the total cost was less, more people are covered with better insurance and less deductibles
298	I believe this helps with staff retention	O-EPIC has made it possible for some of our employees to have insurance otherwise it would be impossible
299	try the program	
300		
301	it is very beneficial not only to employers but to the employees as well	
302	need to make it clear it is not an insurance plan itself--that they have a wide choice of plans and companies to choose from	Application process and administering the program is hard for small businesses to keep up with. Many give up when they see what is required. Needs to be simplified
303	good program	Program pays on time each month--thanks!
304		
305		
306	make sure you track your payment history--it takes a long time (3 months) before I was reimburse for the 1st time	it is difficult for me to remember to fax in a bill that I have deducted through ACH
307	Do it! Great help!	
308		
309		my employees would like the option to insure their children in the same health plan
310	it has been so easy and fast to get reimbursed by the O-EPIC program	Just hoping I can continue with the O-EPIC program, thanks!
311		
312	It really helps out a lot. [Insurance agent] and his staff have been tremendous	
313	if you can afford it do it, it is a great benefit to offer your valued employees	
314	I would urge them to participate--this is a great example for our tax dollars at work for a great cause	had I not been able to participate in O-EPIC I would have had to discontinue health coverage for my employees
315	great program just need to make the administration of it more easily done	Why don't you allow us to transfer funds via banks--electronic mail?
316	this is a wonderful program one of the few really worth your time	thank you, if it weren't for this help, I could not have afforded insurance for my employees
317	Enroll! It is one of the best programs (most beneficial) I have seen in a long time	

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318		
319	Without question it is worth pursuing. It is a tremendous savings for employees	
320		
321	it is a great program with very helpful employees who do their job with very accurate information	if you do your part as required, everything goes very smoothly
322	help your employees, they feel more secure having insurance, it helps loyalty	
323		
324	it is a great program and you need to apply	
325	it is a great progress and beneficial to everyone	
326	as a small business, this was a great help	our rep was the reason we enrolled
327	O-Epic will help employees who need insurance the most and who can afford it the least	I wish we had known about this before. There needs to be more media outlets for O-EPIC
328	do it	
329		
330	it seems to be a very good program, it helps the employees and the employer	Thank you O-EPIC for helping us!
331	it is well worth the time it takes to fill out applications and other paperwork	I had to reenter some of the information several times before it was accepted on the computer. Your website could be more user friendly. Would be nice if renewal or application for the subsequent year was automatic, just reenter your changes
332	it is a good program and easy to administer	
333		
334	it is a good program	
335	it's a wonderful program	
336	its worth the effort	
337	take advantage	
338	the program is a plus for any business	
339	a great benefit to our lower income employees	
340	It is a great program and is a big benefit to both employer and employer.	We were going to be forced to drop our insurance plan if O-EPIC hadn't come along
341	it is easy and good for all , good agent will guide you through it easy	I think this is one is count for our state government, thanks!
342	always apply even if you don't think it will benefit your company--it will help you and your employees cut high medical premiums	
343	it is a great program and surprisingly easy to do	
344	do it	O-EPICs people were exceedingly helpful in this process. That makes it so much easier
345	do it	when contacted, your employees have been extremely helpful
346	I have told many employers about O-EPIC	The renewal process was cumbersome. Hopefully, this year will go smoother. It is a great program
347	Very helpful. Worth the time to get signed up	
348		
349	It is a wonderful program. We are so glad they implemented it	I have told several small businesses about the program
350		I hope you can make the yearly renewal process for companies easier. Why should they have to reapply? They were already previously approved
351	Do it. It is one of the best things you can do for your employees	thank you this is a great program
352		
353	great opportunity for employees and employers	very positive about program and I tell others all the time--great radio advertisements
354	great program	
355	Only because of O-EPIC we now have health insurance! Thank you so much for helping my family!	
356	it is a good program that will help your company recover some of the benefit burden	I am disappointed more of our employees do not qualify. They make too much money but some could really use it. As a non-profit our company needs the revenue too
357		
358	very cost effective and helps the employee without overburdening company finances	O-EPIC is an excellent benefit
359	It has helped my bottom line. I was paying all the cost of insurance--now I have help	I was considering dropping the insurance which meant my men would not have any coverage. They would not have had it on their own
360	consider the great benefit to employees and morale	
361	talk with [Insurance agent]	

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362		
363	value added benefit with low \$\$ cost	
364	need a walk through type meeting--my agent was hours away--first 3 months and he and I were both confused	never do a retroactive date--adds to the confusion when first starting out
365		
366	take the time, everyone needs affordable health care	
367	good thing for employees on a tight budget	Applied and was not able to take advantage of assistance for one month. Wish the application process was quicker
368	Check residency requirements. Requires 5 years which was not mentioned anywhere	We went through the entire process only to find that 2 of our 3 employees were not eligible (even after cares were issued!) on residency basis. This left only one employee who was then not eligible for the group plan
369		
370	it saves the employer money and makes dependent coverage affordable	your customer service is wonderful
371	Why not?	
372	Enroll now. This has made a huge difference in our small family owned business. We could not afford health insurance before	
373	it is worth it	
374	it is a significant savings to low income workers which makes their job more valuable	I am delighted to offer this program. All states should have this program!!!
375	best thing that could happen to your business	
376	good benefit since health insurance is such a problem	
377		
378	This program allows our employees to have health insurance when they previously had none`	keep up the good work
379		
380	program is very confusing, no one seems to know what is going on, redundant paperwork, almost every document hat O-EPIC sent had clerical errors with names	Communications between insurance co and O-EPIC is bad. Hard to get any straight answers. Still waiting for my first reimbursement check from O-EPIC
381	it is a very good program	thank you O-EPIC
382	do it	the website is extremely confusing and needs reworded--I had to let my insurance agent pursue the whole process for me and it took no less than 5 phone calls to O-EPIC to define terms--I really do appreciate the benefits so much
383	do it	insurance companies would not carry my wife or myself without the group with the chamber of commerce
384	excellent program	
385	that this is a great program	
386		it would be helpful if we could work with one person instead of having to work with someone different every time something is needed
387	this program allows me to provide health insurance to employees that otherwise could not afford to have health insurance-	this is a great program
388	it has been great	would not have had insurance for my employees had it not been for O-EPIC program
389	it makes insurance more affordable for employers as well as employees	
390	you can't afford not to use it	thank you
391	great program	
392	great program that supplies a much needed service to working poor	
393	it is super easy	I appreciate your great customer service on the phone
394	it is a wonderful program to cover lower income families with health care they desperately need	
395	Get signed up, have your employees do their part and see if they qualify, its good for business, its even better for the Oklahoma workforce!	thank you
396	enroll early because the process takes a month	
397	get ready for the difficulty enrolling	
398		
399	to definitely sign up	need better explanation of employee share amount on the approval letter
400	a great benefit for our low income employees	
401	make sure and apply for O-EPIC before changing insurance--get an insurance agent that is very familiar with the program	
402		Please note that we have closed our business but was very pleased with O-EPIC for the short time we were associated. Thank you

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403	For the sake of your employees, seriously consider O-EPIC. It is definitely a win-win partnership and the people you work with are very helpful	
404	do it	
405	absolutely wonderful for employers and employees	Income reimbursement has to increase!! O-EPIC staff are so kind and helpful
406		
407	It is helpful if your income is low. Doesn't help at all if income is average	Need to include employers in the coverage, good if you don't make much money. Not good at all if you make a decent salary
408	recommend	program is good but limits individuals from making more money because they will have less due to paying full premiums for insurance
409	ask O-EPIC why income levels are so sinfully low	eliminate max income cap for subsidy only then more people will join O-EPIC
410		
411		
412	Be familiar with enrollment and procedures. O-EPIC does not always have the answers	O-EPIC is time consuming to get started and can be confusing
413	This is a fantastic program. I amazed more employers have not taken advantage it has made our business more attractive to new hires	
414	A very worthwhile program. Having employees insured is a must!	we very much appreciate the O-EPIC program
415	It is a good program for your employees. All small business owners should take advantage of it	
416	our employees are pleased and its more affordable for us also	we have been very pleased with the program
417		
418	do it	
419	try it out	
420	just do it	
421	absolutely!, very easy	
422		too soon to tell on unmarked items
423	the red tape is worth it	
424	it worth the time and energy necessary to qualify	
425	do it	
426	don't hesitate just do it	
427	excellent program	
428		
429	to do it because it is a good way to decrease insurance cost for both employer and employee	
430	that the program really puts your mind at ease about health insurance for your family	I wish you could include children on the program. Sooner care doesn't give many choices
431	I believe it is a positive thing. I don't think a lot of people understand it	
432		
433	helps small business provide much needed health insurance	
434	good program, worth the effort	we have a huge turnover so it is difficult to answer these questions 100% correctly
435	even though we had a substantial increase in our health care premiums, we did not have to pass the increase on to our employees because of the O-EPIC program	
436		
437		
438	Do it--great benefit that your employees will really appreciate!	
439	it's a great program	I appreciate this program very much
440	O-EPIC was one of the best things for our company--we were looking at dissolving medical after raising deductibles and co-insurance	we tell all our associates about OEIPC
441	very easy to implement	
442	great assistance for budgets--can offer raises in lieu of premium costs--can cover spouses who could otherwise do without insurance	great program, thanks
443		
444	the State of Oklahoma is anxious for employers to participate and or willing to help employers enroll employees	my insurance agent gets the credit for setting me up and she was awesome
445	I recently recommended O-EPIC to another employer by explaining the program, he had not heard about it	this is a very good program and I intend to use it as a hiring perk in the future

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446		My only concern is delayed payments. I have paid 3 months of employee premiums and been reimbursed for only one month
447	this is a great way to provide quality insurance for yourself and your employees	There is a lot of paperwork. I would really see a benefit in offering insurance to employee's children
448	great benefit to offer employees	
449		
450	this is a great program, it will let all Oklahoma be able to afford Health care coverage--thank you	
451	what an awesome way for small businesses to offer a needed health care program for our staff	
452	There is no reason not to do it and every reason to do it!	
453	they need to strongly consider it	
454		
455	A wonderful program. O-EPIC staff members are very friendly	
456	great program	
457	do it	we love O-EPIC
458		
459	a great benefit	thank you
460	Its worth the time and effort. Saved both the employee and employer money.	our only problem has been in filling out the forms on employees who have some other part time or temporary jobs and how to figure out their income--like a one month temporary job
461	will save you money	
462	use it if you can	the max to qualify should be higher
463		
464	take advantage of this great opportunity	
465	employees that need the assistance, most make a couple of thousand over the limit and therefore do not qualify	
466		
467	take the time to do the paperwork	
468	this is a great program for employees who are unable to afford insurance	
469		Our company qualified but 1 employee was just above the salary limit so we got no help. Also the other employee
470	I would not use again because of all the problems--it cost my business over \$600 so I would never use	
471		Did not fill out completely because we have not received any benefits from O-EPIC because we were under the impression our employees were not eligible due to income being too high. We interested though if we fall under the new income guidelines
472		
473	What are you waiting for?	this program is very helpful and I hope more employees will be eligible in the future
474	a little complicated/difficult to get started but very helpful financially after in force	
475		
476		
477		
478	its worth it	
479	good way to insure low income employees	
480	can be beneficial to employers and employees	
481		
482	it helps providing insurance	would be good if O-EPIC helped with dependent children
483	try it	
484		I can not qualify because I do not meet income guidelines. I, the director, can not afford insurance but I don't qualify for this!
485	its easy and worth it	Thanks for O-EPIC! :)
486	great discounts to those who qualify	
487		
488	do it	
489	look into it	tremendous program
490		
491	I won't until it is actually qualifying small business instead of low income. It is sad that a percentage of small business (owners) go broke because they get sick and can't afford health care	
492		
493	Great program! As an employer of a small business, almost the only way to be able to provide benefits for my employees	

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494	that it is a great way to help your small business	
495	apply	
496	good program	
497	it's a very valuable tool to be able to offer	
498	look into income disqualifiers	it helped one employee and no effect on another due to income
499		
500	with health care so costly this allows the low income people to have the same opportunity	Very good program. Staff all seems excellent. Thanks for this program
501	do it, do it, do it--it has enabled me to retain one of my best employees	O-EPIC staff is extremely helpful and very quick to respond--thank you
502		
503	There were 2 or 3 months that O-EPIC said they didn't receive our health insurance invoices that I faxed and didn't pay us for the month. Since there are no checks and balances for this on their end, I had not idea they hadn't received it each time and we would have to wait a whole other month to get paid	
504	take advantage of the program for your employees	figure out how to make month to month processes simpler--increase the income threshold
505	please look into this wonderful program so that your employees can have health coverage	Wonderful program!
506		
507	awesome program, could mean life or death to many people	thank you, thank you--there is somebody who care for our low income families
508	make sure you understand enrollment process	my agent was not as knowledgeable about O-EPIC as he let on
509	financially helpful	
510		
511	be sure to check into it	

APPENDIX C

Biographical Sketches of Project Faculty and Staff

Garth L. Splinter, M.D., MBA
Division Head, Primary Care Health Policy Division

Dr. Garth Splinter began his post-secondary education at the University of Oklahoma where he majored in industrial engineering, receiving his Bachelor of Science degree in 1974. He then enrolled at Harvard University's business school where he earned his MBA in 1976. He graduated from the Oklahoma University College of Medicine in 1984, with a Doctor of Medicine degree. He completed residency training in family medicine in 1987 and joined the faculty at the Oklahoma University Health Sciences Center (OUHSC), he later became the Director of the Health Sciences Center for Health Affairs and Rural Health Programs and part-time Medical Director for the Employees Group Insurance Board. Dr. Splinter served as Special Assistant on Health Care Issues to Governor David Walters from 1991–1994. He was also the Chair of the Commission on Oklahoma Health Care and served as Principal Investigator for the Robert Wood Johnson Grant of State Initiatives on Health Care granted to the Governor's office.

In 1994, Dr. Splinter was recommended by the Governor, hired by the agency board, and confirmed by the Oklahoma Senate as Chief Executive Officer of the newly created Oklahoma Health Care Authority, the agency that oversees Medicaid. During Dr. Splinter's five years as CEO, the Oklahoma Medicaid program was successfully converted to statewide managed care. In 1999, Dr. Splinter re-joined the Department of Family Medicine, University of Oklahoma College of Medicine, as an Associate Professor. From 1999 to 2003, he also served as the Chief Medical Officer of the University Hospitals Trust under a contract with the University. During the period of 1999 to 2002, Dr. Splinter served on two committees of the Institute of Medicine, National Academy of Sciences. From 2001 to the present, he has served as a board member for Ribomed Biotechnologies, Inc., a Phoenix-based startup company. From 2003 to the present, he has been the Director of the Primary Care Policy Division in the Department of Family Medicine. In that position, he oversees health policy studies addressing such issues as Medicaid reform, employee sponsored health care, and issues related to the uninsured and underinsured in Oklahoma.

Laine McCarthy, MLIS
Associate Professor and Writer/Analyst, Primary Care Health Policy Division

Laine McCarthy, MLIS, joined the Department of Family & Preventive Medicine on January 1, 1984 as a Research Assistant. She served as a Senior Administrative Manager and as a Technical Writer before her promotion to the rank of Instructor on January 1, 1995. In June, 1998, Ms. McCarthy was promoted to Clinical Assistant Professor, and then in June 2001, she received promotion to Clinical Associate Professor. She has a BA degree in English Education from the University of Arizona-Tucson, and a Masters in Library and Information Studies from the University of Oklahoma-Norman.

During her tenure with the University, Ms. McCarthy has been the recipient of several education and training grants including two grants from the Bureau of Health Professions, Health Research and Services Administration (HRSA), US Department of Health and Human Services. The first grant was awarded in 1992 (\$320,000) to establish a library in the Department of Family & Preventive Medicine, and develop and implement a residency curriculum in evidence-based medicine. The second grant, awarded in 1998 (\$500,000), established a faculty information technology training program for in-house and community physicians. She has presented the results of these grant programs in several national forums including the Society of Teachers of Family Medicine and the American Academy of Family Physicians. Ms. McCarthy is also the author of numerous manuscripts and books on a variety of topics including primary prevention of microalbuminuria (published in the Journal of Family Practice), writing

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case reports, medical terminology and evidence-based medicine. She has participated in the design and conduct of numerous successful research projects for the Oklahoma Health Care Authority. Laine currently serves as writer/analyst for the Division of Primary Care Health Policy.

Sarah D. Hyden

Health Policy Research Coordinator, Primary Care Health Policy Division

Sarah Hyden joined the University of Oklahoma Health Sciences Center (OUHSC), Department of Family and Preventive Medicine, Primary Care Health Policy Division as Project Coordinator in May of 2003. She holds a Bachelor of Science degree from Southern Nazarene University. Prior to joining OUHSC, she spent six years in healthcare sales and marketing field, with a focus on outreach and contact management, specifically with physicians and other health practitioners. Sarah Hyden is responsible for supervision of projects within the Primary Care Health Policy Division. Additionally, she ensures all work requirements and time deadlines are met; establishes protocol for completion of grants, contracts and/or Division research and analysis projects. Ms. Hyden conducts research projects including presentations, survey administration and data collection to targeted populations throughout Oklahoma and serves as liaison between the Department, the Division and various government and university agencies. She has participated in the design and conduct of numerous successful research projects for the Oklahoma Health Care Authority. She is currently the health policy research coordinator for the division.

Andréa L. Adams, MPH

Health Policy Analyst, Primary Care Health Policy Division

Andréa Adams is the health policy analyst for the division. Mrs. Adams joined the department in August of 2004 after working as a research associate in health policy research at the Oklahoma State Health Sciences Center in Tulsa for two years. She has also served as an independent statistical consultant for various non-profit agencies in Oklahoma. Mrs. Adams earned her bachelor's degree from the University of Nebraska in Lincoln in 2000 and completed her Masters of Public Health degree at the University of Oklahoma Health Sciences Center in 2002. Her primary responsibilities for the division are data analysis and statistical reporting. She has experience using statistical tools such as SPSS and MS-Excel and has published several articles on health policy research prior to joining the division.

Denise M. Brown, PHR

Senior Administrative Manager, Primary Care Health Policy Division

Denise Brown has been in the healthcare field since 1974. Ms. Brown has been with the University of Oklahoma Health Sciences Center (OUHSC) since 1984 and joined the Department of Family and Preventive Medicine in 1989. Ms. Brown holds a Bachelor of Science degree in Social Work and is a certified Professional in Human Resources. She has an extensive background in human resource, administrative and hospital based management; including patient and employee relations. As senior administrative manager, she works closely with the health policy research coordinator.

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Steven A. Crawford, M.D.

***The Christian N. Ramsey, Jr., M.D., Endowed Chair in Family Medicine
Department of Family and Preventive Medicine***

Steven A. Crawford, M.D., is the University of Oklahoma, College of Medicine's Christian N. Ramsey, Jr., M.D., Chair in Family Medicine. Dr. Crawford graduated Magna cum laude from Claremont McKenna College in 1975 and from the University of Illinois, College of Medicine in 1979. He completed his residency training at the Waco Family Practice Residency Program in 1982 and a family medicine teaching fellowship, also in Waco, in 1983. Dr. Crawford served as chair of the family medicine department at the Oklahoma City Clinic, a private for-profit, physician-owned, multi-specialty group practice, from 1989 until 1998. He has served as Professor and Chair of the Department of Family and Preventive Medicine since 1999. His prior appointments include Interim Chair, Vice-Chair, Residency Program Director, and Associate Residency Program Director at OU. He has also served as Chief of the Family Medicine Service at the OU Medical Center since 2000 and Chairman of the OU Medical Center Board of Trustees from 2001-2003.

Dr. Crawford has also served as Chair of the American Academy of Family Physicians Commission on Governmental Advocacy and has served as the AAFP Legislative Key Contact to Congresswoman Mary Fallin since 2007. He has also served as Oklahoma State Medical Association's Alternate Delegate to the American Medical Association since 2003.

Dr. Crawford has served as the elected president of the Oklahoma County Medical Society in 2002 and served as the president of the Oklahoma Academy of Family Physicians in 1994. He has also served as Chair of the Oklahoma Health Care Authority's Medical Advisory Committee and in many other professional positions over his career.