

U.S. DEPARTMENT OF COMMERCE
U.S. CENSUS BUREAU
ACTING AS COLLECTING AGENT FOR
U.S. DEPARTMENT OF
HEALTH AND HUMAN SERVICES
AGENCY FOR HEALTHCARE RESEARCH AND QUALITY

2023 Medical Expenditure Panel Survey
Insurance Component

HEALTH INSURANCE COST STUDY PLAN INFORMATION QUESTIONNAIRE

INSTRUCTIONS

REPORT FOR UP TO FOUR HEALTH INSURANCE PLANS OFFERED IN 2023 AT THE LOCATION LISTED ABOVE.

Please use photocopies of this MEPS-10(S) form if sufficient copies were not included in this reporting package.

GENERAL PLAN INFORMATION

If a plan name is preprinted in the Question 1 answer box below, answer for the plan specified. Otherwise, complete this Plan Information Questionnaire for the plan with the largest (or next largest) enrollment of active employees.

1 For 2023, what was the name of the health insurance plan with the largest (or next largest) enrollment of ACTIVE employees?

- Examples:
- Blue Cross Blue Shield, High Option
 - Option A
 - Aetna HMO

012 Name of plan

2 Which type of health care provider arrangement was available through this plan?

Exclusive providers - Enrollees must go to "in-network" providers associated with the plan for all non-emergency care in order for the costs to be covered.

Any providers - Enrollees may go to providers of their choice with no cost incentives to use a particular group of providers. This is also known as an indemnity plan.

Mixture of preferred and any providers - Enrollees may go to any provider, but there is a cost incentive to use a particular group of providers.

103 1 Exclusive providers

2 Any providers

3 Mixture of preferred providers and any providers

3 Did this plan REQUIRE that the enrollee see a gatekeeper or primary-care physician in order to be referred to a specialist?

For plans with multiple options, answer for the "in-network" option.

104 1 Yes

2 No

3 Don't know

4 Was this plan offered through a union (multi-employer health plan) or a trade or business association (Association Health Plan (AHP))?

Multi-employer Health Plan – An employee health benefit plan maintained pursuant to a collective bargaining agreement that includes employees of two or more employers.

Association Health Plan (AHP) – A group health plan that employer groups and associations offer to provide health coverage for their employees or members.

113 1 Union (multi-employer health plan)

2 Trade or business association (AHP)

3 Neither

Continue with 5

29023017

GENERAL PLAN INFORMATION - Continued

5 Was this plan purchased from an insurance underwriter or was it self-insured?

Purchased from an insurance underwriter - (Fully-insured) Coverage is purchased from an insurance company or other underwriter who assumes the risk for the enrollees' medical expenses.

Self-insured - Your organization assumes the risk for the enrollees' medical expenses and may charge a premium to employees. This plan may be administered by a third party and may employ supplemental stop-loss insurance to limit unanticipated losses.

105

- 1 Purchased - **SKIP to 7**
- 2 Self-insured - Continue with **6a**
- 3 Don't know - **SKIP to 7**

SELF-INSURED PLAN INFORMATION

6 a. Did your organization employ a third party administrator (TPA) or purchase administrative services only (ASO) from an insurer for this self-insured plan?

713

- 1 Yes - Used a TPA or ASO
- 2 No - Self-administered the plan
- 3 Don't know

b. Did your organization purchase stop-loss coverage for this plan?

107

See definition sheet MEPS-20(D) for more information.

- 1 Yes - Continue with **6c**
 - 2 No
 - 3 Don't know
- SKIP to 7**

c. What was the stop-loss amount PER ENROLLEE?

732

\$, , , . .

818

- Don't know

LEVEL-FUNDED PLANS

7 Was this plan a level-funded plan?

Level-funded plan - In a level-funded plan, your organization makes a set payment each month to an insurer or third-party administrator which funds a reserve account for claims, administrative costs, and premiums for stop-loss coverage. When claims are lower than expected, surplus payments may be refunded at the end of the contract. These arrangements may also be referred to as **balanced funding** or **alternative funding**.

819

- 1 Yes
- 2 No
- 3 Don't know

ACTUARIAL VALUE OR METAL LEVEL

8 What was this plan's actuarial value AND/OR metal level?

Actuarial Value is the average percentage of total enrollee medical expenses for plan covered benefits **paid by the plan**, rather than by enrollee cost sharing, for a typical group of enrollees.

Metal Levels are labels for insurance plans that describe the level of benefits and cost-sharing provisions.

Actuarial Value:

747



of medical expenses paid by plan

AND/OR

Metal Level:

746

- 1 Bronze
- 2 Silver
- 3 Gold
- 4 Platinum

OR

776

- Don't know actuarial value or metal level

9 Was this a grandfathered health plan as defined by the Affordable Care Act?

See the definition sheet MEPS-20(D) included with this package for an explanation.

739

- 1 Yes
- 2 No
- 3 Don't know

ACTIVE ENROLLMENT

Estimates are acceptable for all enrollment figures.

For Questions 10a through 10d, if the answer is **NONE**, please enter "0".

Include:

- Corporate officers and managers
- Employees on the payroll for this location, including:
 - those who work off-site
 - those who are leased or contracted TO other organizations
- Full-time and part-time employees
- Owners
- Temporary and seasonal employees

Exclude:

- Former employees
- Workers leased or contracted FROM other organizations
- Retirees

10 a. How many active employees were enrolled in this plan at this location during a typical pay period?

125



Active employees enrolled in plan

b. How many of these active employees were enrolled in SINGLE coverage during a typical pay period?

129



Active employees enrolled in single coverage

c. If this plan had EMPLOYEE-PLUS-ONE coverage, how many active employees were enrolled during a typical pay period?

571



Active employees enrolled in employee-plus-one coverage

Include enrollment for both employee-plus-spouse and employee-plus-child coverage.

d. How many active employees were enrolled in FAMILY coverage during a typical pay period?

705



Active employees enrolled in family coverage

29023033

Continue with 11

COBRA ENROLLMENT

- 11** How many FORMER employees were enrolled in this plan through COBRA or state continuation-of-benefits laws during a typical pay period? Exclude retirees.

126

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Former employees enrolled in plan, excluding retirees

PLAN PREMIUMS

Report for TYPICAL situations and enrollees. If premiums varied, report for a TYPICAL employee.

If this was a self-insured plan, report the premium equivalent.

Report employer/employee contributions and total premium for the same period during 2023.

- 12** The following questions, 13a through 15e, refer to plan premium amounts. For which time period will you be reporting?

Mark (X) only one.

790

- 1 Weekly
- 2 Every 2 weeks
- 3 Monthly
- 5 Quarterly
- 4 Yearly

SINGLE COVERAGE

- 13** a. Was SINGLE coverage offered under this plan?

552

- 1 Yes - Continue with 13b
- 2 No - SKIP to 14a

- b. For this plan, how much did the EMPLOYER contribute toward the plan premium of one typical employee with single coverage?

131

\$.00
----	--	--	--	-----

Employer contribution for single premium

- c. How much did this typical EMPLOYEE with single coverage contribute toward their own premium?

132

\$.00
----	--	--	--	-----

Employee contribution for single premium

- d. What was the TOTAL premium for this typical employee with single coverage?

130

\$.00
----	--	--	--	-----

Total single premium

EMPLOYEE-PLUS-ONE COVERAGE

If employee-plus-one premiums were different for employee-plus-child and employee-plus-spouse coverage, report for employee-plus-one child. If premiums varied for other reasons, report for a TYPICAL employee.

- 14** a. Was EMPLOYEE-PLUS-ONE coverage offered under this plan?

570

- 1 Yes - Continue with 14b
- 2 No - SKIP to 15a

- b. For this plan, how much did the EMPLOYER contribute toward the plan premium of one typical employee with employee-plus-one coverage?

636

\$.00
----	--	--	--	-----

Employer contribution for employee-plus-one premium

- c. How much did this typical EMPLOYEE with employee-plus-one coverage contribute toward their own premium?

637

\$.00
----	--	--	--	-----

Employee contribution for employee-plus-one premium

- d. What was the TOTAL premium for this typical employee with employee-plus-one coverage?

635

\$.00
----	--	--	--	-----

Total employee-plus-one premium

Continue with 15a



PLAN PREMIUMS - Continued

FAMILY COVERAGE

If premium varied by family size, report for a family of four.

- 15** a. Was FAMILY coverage offered under this plan?

- 137
 1 Yes - Continue with **15b**
 2 No - SKIP to **16a**

- b. For this plan, how much did the EMPLOYER contribute toward the plan premium of one typical employee with family coverage?

135 \$, , .00 Employer contribution for family premium

- c. How much did this typical EMPLOYEE with family coverage contribute toward their own premium?

136 \$, , .00 Employee contribution for family premium

- d. What was the TOTAL premium for this typical employee with family coverage?

134 \$, , .00 Total family premium

- e. Did the TOTAL premium for family coverage vary depending on the number of family members covered by the plan?

- 752
 1 Yes
 2 No
 3 Don't know

GENERAL PREMIUM INFORMATION

- 16** a. Did the amount individual EMPLOYEES contributed toward their single coverage premium vary by any of these characteristics?

Do not include incentive programs that do not impact contributions.

- | | Yes
(1) | No
(2) | Don't
know
(3) |
|--|--------------------------|--------------------------|--------------------------|
| 734 Participation in a fitness/weight loss program | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 735 Participation in a smoking cessation program | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 761 Wellness/Health monitoring | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 784 Age | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 785 Wage or Salary levels | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

- b. Was the TOTAL PREMIUM for an employee with single coverage higher for older workers?

- 749
 1 Yes
 2 No
 3 Don't know

29023058



Continue with 17

IN-NETWORK DEDUCTIBLES

17 Did this plan have a deductible?

- 151
- 1 Yes - Continue with **18**
- 2 No - **SKIP to 22**

18 What were the annual deductibles in this plan for different levels of coverage?

Report "in-network" deductibles (if applicable).

If deductible was per overnight hospital stay, it is not an annual deductible and should be reported under Question 24b on Page 8.

If prescription drugs had a separate deductible, it should be reported under Question 26c on Page 8.

- 146 \$.00 Individual annual deductible
- 786 \$.00 Employee-plus-one annual deductible
- 791 Employee-plus-one coverage not offered.
- 149 \$.00 Family annual deductible
- 792 Family coverage not offered.

19 a. Did this plan require that a specific number of family members meet their individual deductibles before the family deductible was met?

- 224
- 1 Yes - Continue with **19b**
- 2 No
- 3 Family coverage not offered.

SKIP to 20

b. How many family members were required to meet their individual deductibles before the family deductible was met?

- 150 Number of family members

Report for a family of four.

HEALTH SAVINGS ACCOUNT (HSA)

Complete only if the deductibles for this plan were \$1,500 or higher for single coverage and/or \$3,000 or higher for employee-plus-one or family coverage, otherwise skip to Question 22.

20 Did your organization contribute to a Health Savings Account (HSA) for the plan enrollees?

- 714
- 1 Yes, contributed to an HSA
- 2 No, did not contribute to an HSA
- 4 Don't know

SKIP to 22

HEALTH SAVINGS ACCOUNT (HSA) - Continued

- 21** a. **What was the MONTHLY contribution your organization made to the HSA for a typical employee with single coverage for this plan?**
- This amount should NOT include the amount your organization contributed toward the plan premium.
- 777 \$, , . .00
- b. **What was the MONTHLY contribution your organization made to the HSA for a typical employee with employee-plus-one coverage for this plan?**
- This amount should NOT include the amount your organization contributed toward the plan premium.
- 799 \$, , . .00
- c. **What was the MONTHLY contribution your organization made to the HSA for a typical employee with family coverage for this plan?**
- This amount should NOT include the amount your organization contributed toward the plan premium.
- 778 \$, , . .00
- Report for a family of four.

HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

- 22** **Did your organization contribute to a Health Reimbursement Arrangement (HRA) associated with this plan?**
- An employer can offer an HRA by setting up an account to reimburse employees for medical expenses not covered by health insurance.
- DO NOT report ICHRA or QSEHRA here.
- HRAs are NOT Flexible Spending Accounts (FSAs) or Health Savings Accounts (HSAs). See definition sheet MEPS-20(D) for more information.
- 710 1 Yes, contributed to an HRA
2 No, did not contribute to an HRA
3 Don't know
- SKIP to 24a**
- 23** a. **Up to what dollar amount did your organization contribute ANNUALLY to a typical employee's HRA for single coverage for this plan?**
- This amount should NOT include the amount your organization contributed toward the plan premium.
- 779 \$, , . .00
- b. **Up to what dollar amount did your organization contribute ANNUALLY to a typical employee's HRA for employee-plus-one coverage for this plan?**
- This amount should NOT include the amount your organization contributed toward the plan premium.
- 800 \$, , . .00
- c. **Up to what dollar amount did your organization contribute ANNUALLY to a typical employee's HRA for family coverage for this plan?**
- This amount should NOT include the amount your organization contributed toward the plan premium.
- 780 \$, , . .00
- Report for a family of four.

29023074



Continue with 24a

IN-NETWORK PAYMENTS

24 a. Was hospital care covered under this plan?

- 155
 1 Yes - Continue with **24b**
 2 No - **SKIP to 25a**

b. How much and/or what percentage of the total bill did an enrollee pay out-of-pocket for an inpatient hospital admission after any annual deductible was met?

Report for precertified hospital admissions (if applicable).

Report for an admission at an "in-network"/participating hospital (if applicable).

Do not include any physician charges incurred during the hospital admission.

152  Copayment paid by enrollee for hospital admission

- 154
 1 Per day
 2 Per stay

AND/OR

153  Coinsurance paid by enrollee

25 a. Was physician care covered under this plan?

- 218
 1 Yes - Continue with **25b**
 2 No - **SKIP to 26a**

b. How much and/or what percentage of the total bill did an enrollee pay out-of-pocket for a General Practitioner office visit, with a participating physician, after any annual deductible was met?

Report for an "in-network"/participating general practitioner, excluding preventive care visits.

156  Copayment paid by enrollee for General Practitioner office visit

AND/OR

157  Coinsurance paid by enrollee

c. How much and/or what percentage of the total bill did an enrollee pay out-of-pocket for a Specialist Physician office visit after any annual deductible was met?

Report for an "in-network"/participating specialist, excluding preventive care visits.

771  Copayment paid by enrollee for Specialist Physician office visit

AND/OR

772  Coinsurance paid by enrollee

26 a. Were prescription drugs covered under this health plan?

- 673
 1 Yes - Continue with **26b**
 2 No
 3 Don't know } **SKIP to 27**

b. Did this plan have a SEPARATE ANNUAL deductible that applies only to prescription drugs?

- 773
 1 Yes - Continue with **26c**
 2 No
 3 Don't know } **SKIP to 26d**

c. What was the SEPARATE ANNUAL deductible for prescription drugs for single coverage in this plan?

Report "in-network" prescription deductibles for participating pharmacies (if applicable).

774  Separate individual prescription drug deductible

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Continue with 26d

IN-NETWORK PAYMENTS - Continued

- 26 d.** How much and/or what percentage did an enrollee pay out-of-pocket for each type of prescription drug covered after any annual deductible was met?

Generic

753

\$.00
----	--	--	--	-----

Copayment

AND/OR

754

			%
--	--	--	---

Coinsurance

762

<input type="checkbox"/>

Generic not covered

Preferred brand name

755

\$.00
----	--	--	--	-----

Copayment

AND/OR

756

			%
--	--	--	---

Coinsurance

763

<input type="checkbox"/>

Preferred brand name not covered

Non-preferred brand name

757

\$.00
----	--	--	--	-----

Copayment

AND/OR

758

			%
--	--	--	---

Coinsurance

764

<input type="checkbox"/>

Non-preferred brand name not covered

Specialty

767

\$.00
----	--	--	--	-----

Copayment

AND/OR

768

			%
--	--	--	---

Coinsurance

769

<input type="checkbox"/>

Specialty not covered

Specialty drugs are prescription medications that are used to treat complex, chronic and often costly conditions.

See definition sheet MEPS-20(D) for more information.

Include all copayments, coinsurance and deductibles.

- 27** What was the overall MAXIMUM ANNUAL out-of-pocket expense?

This is often referred to as a catastrophic limit.

Report "in-network" maximum out-of-pocket expense (if applicable).

161

\$, .00
----	--	--	--	------------

Maximum out-of-pocket expense for an individual

OR

163

<input type="checkbox"/>

No **individual** maximum

788

\$, .00
----	--	--	--	------------

Maximum out-of-pocket expense for employee-plus-one

OR

789

<input type="checkbox"/>

No **employee-plus-one** maximum

162

\$, .00
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Maximum out-of-pocket expense for a family

OR

222

<input type="checkbox"/>

No **family** maximum

Continue with 28

PLAN CHARACTERISTICS

28 Did this plan cover any of the services listed?

		Yes (1)	No (2)	Don't know (3)
173	Chiropractic care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
736	Routine vision care for children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
587	Routine vision care for adults	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
737	Routine dental care for children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
176	Routine dental care for adults	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
738	Mental health care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
182	Substance abuse treatment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

29 a. Did this plan cover TELEMEDICINE?

- 781 1 Yes
 2 No
 3 Don't know } **SKIP to 30**

b. Did this plan cover either of these treatments by TELEMEDICINE?

		Yes (1)	No (2)	Don't know (3)
820	Mental health treatment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
821	Substance abuse treatment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

OUT-OF-NETWORK DEDUCTIBLES AND PAYMENTS

30 Does this plan cover any of the costs of non-emergency out-of-network care?

- 801 1 Yes
 2 No
 3 Don't know } **Skip to the bottom of page 11 for instructions.**

If this plan had an out-of-network deductible, continue with Question 31, otherwise skip to Question 32.

31 What was the annual deductible an enrollee paid out-of-pocket for care provided by an out-of-network provider for different levels of coverage?

If deductible was per overnight hospital stay, it is not an annual deductible and should be reported under Question 32.

802	\$ <input type="text"/> , <input type="text"/> , <input type="text"/> .00	Out-of-network individual annual deductible
803	\$ <input type="text"/> , <input type="text"/> , <input type="text"/> .00	Out-of-network employee-plus-one annual deductible
804	<input type="checkbox"/>	Employee-plus-one coverage not offered.
805	\$ <input type="text"/> , <input type="text"/> , <input type="text"/> .00	Out-of-network family annual deductible
806	<input type="checkbox"/>	Family coverage not offered.

Continue with 32

OUT-OF-NETWORK DEDUCTIBLES AND PAYMENTS - Continued

If this plan offered hospital care, continue with Question 32, otherwise skip to Question 33.

- 32** For an out-of-network provider, how much and/or what percentage of the total bill did an enrollee pay out-of-pocket for an inpatient hospital admission after any annual deductible was met?

Report for precertified hospital admissions (if applicable).

Do not include any physician charges incurred during the hospital admission.

807 \$.00 Copayment paid by enrollee for out-of-network hospital admission

808 1 Per day

2 Per stay

AND/OR

809 % Coinsurance paid by enrollee for out-of-network hospital admission

Include all copayments, coinsurance and deductibles.

- 33** What was the maximum annual out-of-pocket expense for care provided by an out-of-network provider?

This is often referred to as a **catastrophic limit**.

810 \$.00 Out-of-network maximum out-of-pocket expense for an individual

OR

811 No **individual** maximum

812 \$.00 Out-of-network maximum out-of-pocket expense for employee-plus-one

OR

813 No **employee-plus-one** maximum

814 \$.00 Out-of-network maximum out-of-pocket expense for a family

OR

815 No **family** maximum

***** PLEASE NOTE *****

If your organization offered only one health insurance plan, you have completed your response to this survey.

If your organization offered MORE THAN ONE health insurance plan, please complete a Plan Information Questionnaire for each plan that was offered, up to four plans.

To supplement your response, you may include Summary of Benefits and Coverage or other materials describing plan benefits and premiums in your return packet or fax to 1-800-447-4613.

