The Hilltop Institute

analysis to advance the health of vulnerable populations

RWJF SHARE Evaluation of Small Group Employer Participation in New Mexico's SCI Program
Handouts

Table 1. Characteristics of Participating and Inquiring Employers, Unadjusted Estimates

Employer Characteristics	Participating Employers (n = 269) (%)	Inquiring Employers (n = 148) (%)
Workforce Composition		
0-5 employees (full/part-time year-round)	41.8	54.8**
6-20 employees (full/part-time year-round)	28.4	34.3
21-50 employees (full/part-time year-round)	22.4	5.5***
51or more (full/part-time year-round)	7.4	5.5
Retain any workers on contract	16.5	26.7**
Employ any seasonal employees	16.0	15.9
More than 50% of employees earn < $10/hr	36.3	24.5**
Industry		
Sales and related services	13.0	11.7
Health practitioner, technical or support	11.9	11.0
Installation, maintenance and repair; construction and extraction	12.6	21.2**
Community and social services	13.0	8.2
Food preparation and serving	13.8	4.8***
Education	3.7	5.5
Arts, design, and entertainment	6.3	4.1
Production	6.0	3.4
Other Organizational Characteristics		
Urban Region†	44.0	55.9**
Rural Region	38.0	40.0
Frontier Region	18.1	7.6***
< 3 years of operation	7.6	11.8
3-9 years of operation	24.9	31.9
10 or more years of operation	67.6	56.3**
Currently offers health insurance (not SCI)	21.6	17.6

Note: Test of difference is significant at *p<.01, **p<.05, and ***p<.01 levels where indicated.

†Business has at least one location in each region. Figures may not add up to 100 percent.

Data Source: Telephone survey of employers enrolled in the SCI program (participating employers) and employers who inquired about, but did not enroll in, the SCI program (inquiring employers). Surveys were conducted by Research & Polling, Inc between September 2008 and January 2009.

Table 2. Issues Influencing a Business' Decision to Participate in SCI Reported by Participating and Inquiring Employers

Concern or difficulty with deciding to participate or not participate in SCI	Responded "Somewhat" or "Definitely Applied" (%)	
Administrative Process Items	**Participating Employers**	**Inquiring Employers**
Understanding how eligibility requirements apply to our business.	50.9	53.5
Amount of time to process the applications.	61.4	33.7***
Coordinating the SCI application with other applications.	34.5	35.6
Setting up premium payment to the health plan.	17.6	21.8
Ongoing administration of the program.	23.6	21.8
Any administrative issue above applied.	67.8	68.3
Cost to Business Items		
Could not afford to pay the premiums in the first month.	18.7	35.6***
Cost of the program to the business over the long run.	26.6	46.5***
Employees taking time off work to complete applications.	3.7	5.0
Any cost issue above applied.	32.6	51.5***

Table 3. Maximum Amount per Month That a "Business Like Ours" Should be Asked to Spend on Health Care Coverage for Each Full-time Permanent Employee (Excluding Employee's Contribution) Reported by Participating and Inquiring Employers

Maximum Amount Business Should be Asked to Spend	Participating Employers %	Inquiring Employers %
$0 – 49	13.6	7.7
$50 – 74	18.0	30.8***
$75 or more	68.4	61.5

Note: Test of difference is significant at *p<.01, **p<.05, and ***p<.01 levels where indicated.

Data Source: Telephone survey of employers enrolled in the SCI program (participating employers) and employers who inquired about, but did not enroll in, the SCI program (inquiring employers). Surveys were conducted by Research & Polling, Inc between September 2008 and January 2009.

Table 4. Employer Characteristics Associated with "Having a Service Agreement to Offer SCI" Among Participating and Inquiring Employer Samples
Multivariate (Logistic Regression) Results Expressed as Marginal Effects

	Dependent Variable: Had a Service Agreement to Participate in SCI
Explanatory Variables	**Percentage Point Difference**
Business Characteristics	
5-9 Years in Operation	-6.9
10+ Years in Operation	-0.4
Employs Any Seasonal Workers	3.5
Retains Any Workers on Contract	-11.6*
Business Located in Rural Region	3.8
Business Located in Frontier Region	15.2**
For-Profit Organization	-12.3
Industry	
Sales and related services	7.9
Health practitioner, technical, or support	4.4
Community and social services	11.2
Food preparation and serving	19.8**
Education	-11.3
Production	18.8*
Arts, design, and entertainment	12.4
Installation, maintenance, repair, construction, and extraction	0.0
Workforce Composition	
0-2 Full-Time Employees	-19.5***
3-5 Full-Time Employees	-5.2
More than 50% of employees earn less than $10/hr	9.7
Maximum Amount Should Be Asked to Spend	
Maximum Amt for Health Care Coverage: $75 or more	14.7**
Responded DK or RF to maximum amount question	-0.2
Number of observations	384
Prob > chi2	0.00

Note: Test of difference is significant at *p<.01, **p<.05, and ***p<.01 levels where indicated.
Note: Inquiring employers that had a service agreement to offer SCI by time of interview (n=9), and participating employers that had disenrolled by time of interview (n=4) had the dependent variable coded to 1 in this regression.

Table 5. Characteristics of Employed SCI Enrollees with No Group Sponsorship (n = 541)

Enrollee Characteristics	Percent of Enrollees
Age group 18-25 years	20.1
Age Group 26-35 years	20.0
Age Group 36-45 years	20.7
Age Group 46-55 years	25.1
Age Group 56-65 years	14.1
Pays no premium for SCI	81.9
Pays premium for SCI	18.1
No insurance held in 12 months before enrolling in SCI	67.7
Self-Reported Net Family Income as a % of Federal Poverty Level (FPL)	
Less than 50% FPL	11.3
50 – 99% FPL	41.8
100 – 149% FPL	27.8
150 – 199% FPL	11.6
200% FPL or higher	7.5
Not able to pay rent, mortgage, or utility bills at some time during the past six months	38.0
Characteristics of Business Where Enrollee Works Most Hours	
10 or fewer permanent employees	27.9
11 to 50 permanent employees	30.8
51 to 75 permanent employees	7.3
More than 75 permanent employees	34.0
Health insurance offered to any of its employees	50.5
Enrollee's Relationship to this Business	
Permanent, year-round employee	77.4
Permanent, seasonal employee	7.3
Temporary employee	12.3
Independent contractor	3.0
Less than 20 hours typically worked per week	13.3
20-31 hours typically worked per week	27.2
32-39 hours typically worked per week	16.9
40 or more hours typically worked per week	42.5
Worked less than 6 months at this business	18.2
Worked 6 – 11 months at this business	9.7
Worked 1 – 2 years at this business	34.2
Worked 3 or more years at this business	38.0

Note: All percentages are weighted to adjust for non-response bias.

Data Source: Telephone survey of a random sample of adults newly enrolled in SCI between September 2007 – July 2008, without group sponsorship. Estimates in Tables 5 and 6 are based on a subsample self-reported to be employed by someone else or a student with a paying job. Surveys were conducted by Research & Polling, Inc.

Table 6. Spending on Enrollee's Medical Care While Covered by SCI and in Six Months Prior to Enrolling in SCI
Subsample of Employed SCI Enrollees with No Group Sponsorship (n = 541)

Spending on Enrollee's Own Medical Care	Percent of Enrollees
What is the maximum amount you could afford to spend each month for your own medical care?	
$0 - $24	52.4
$25 - $74	22.5
$75 or more	25.1
Last month, about how much did you spend on your own medical care? *	
$0 - $24	69.8
$25 - $74	15.0
$75 or more	15.4
During the six months prior to enrolling in SCI, what was the most you spent in a single month on your own medical care?	
$0 - $74	45.7
$75 - $300	31.1
$300 or more	23.2

* Respondents who had disenrolled from SCI were excluded from this estimate.

Note: All percentages are weighted to adjust for non-response bias.

Data Source: Telephone survey of a random sample of adults newly enrolled in SCI between September 2007 – July 2008. Estimates in Tables 5 and 6 are based on a subsample self-reported to be employed by someone else or a student with a paying job. Surveys were conducted by Research & Polling, Inc.