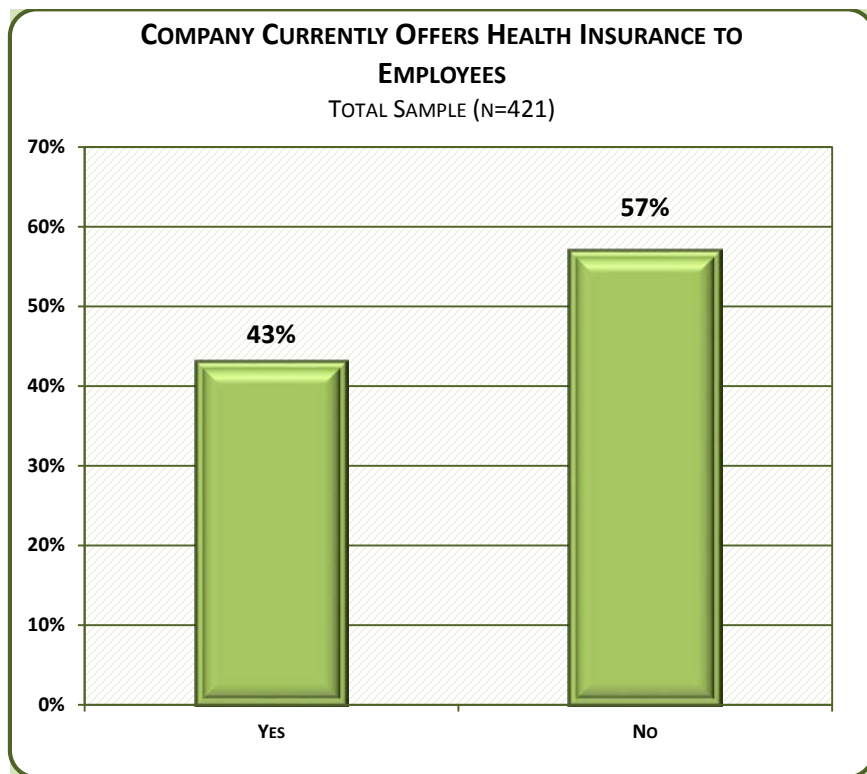


**NMHIX SMALL BUSINESS SURVEY**  
**JULY 2015**  
**TOPLINE RESULTS**  
**N = 421 SMALL BUSINESSES**

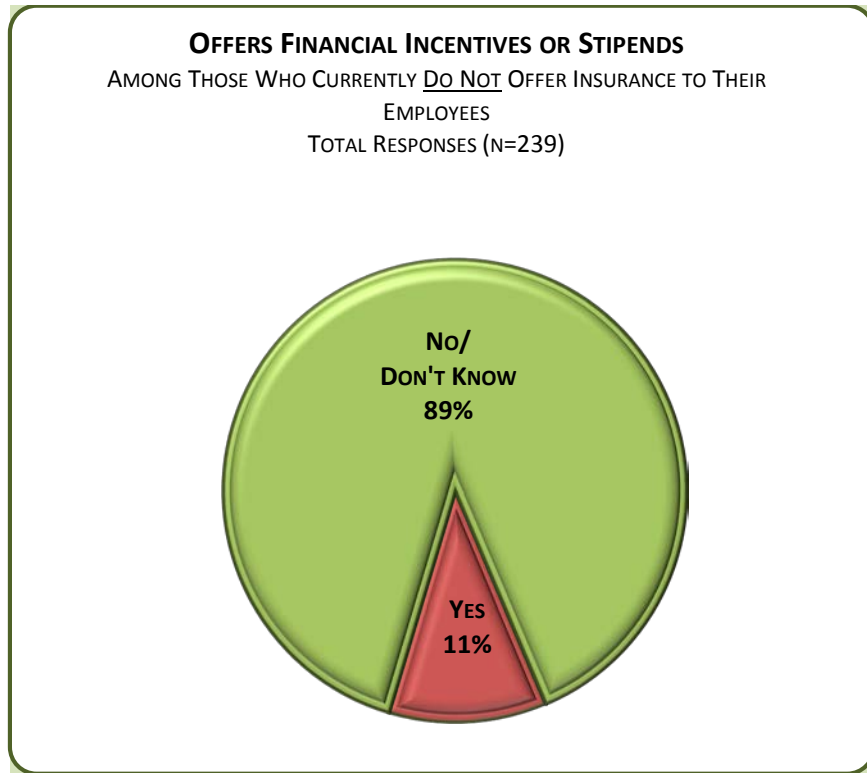
**1. WHAT ARE THE BIGGEST CHALLENGES YOU FACE IN HIRING AND RETAINING EMPLOYEES?**

<b>BIGGEST CHALLENGES FACED IN HIRING AND RETAINING EMPLOYEES</b>	
TOP 8 UNAIDED RESPONSES TOTAL SAMPLE (N=421)	
LACK OF QUALIFIED EMPLOYEES/APPLICANTS	19%
LACK OF WORK ETHIC	15%
RELIABILITY	11%
SALARY/WAGES/PAY RATE	7%
NOT ENOUGH WORK AVAILABLE	3%
DO NOT OFFER HEALTH INSURANCE	3%
POOR TECHNICAL SKILLS	3%
NOTHING IN PARTICULAR	34%

**2. DOES YOUR COMPANY CURRENTLY OFFER HEALTH INSURANCE TO YOUR EMPLOYEES?**



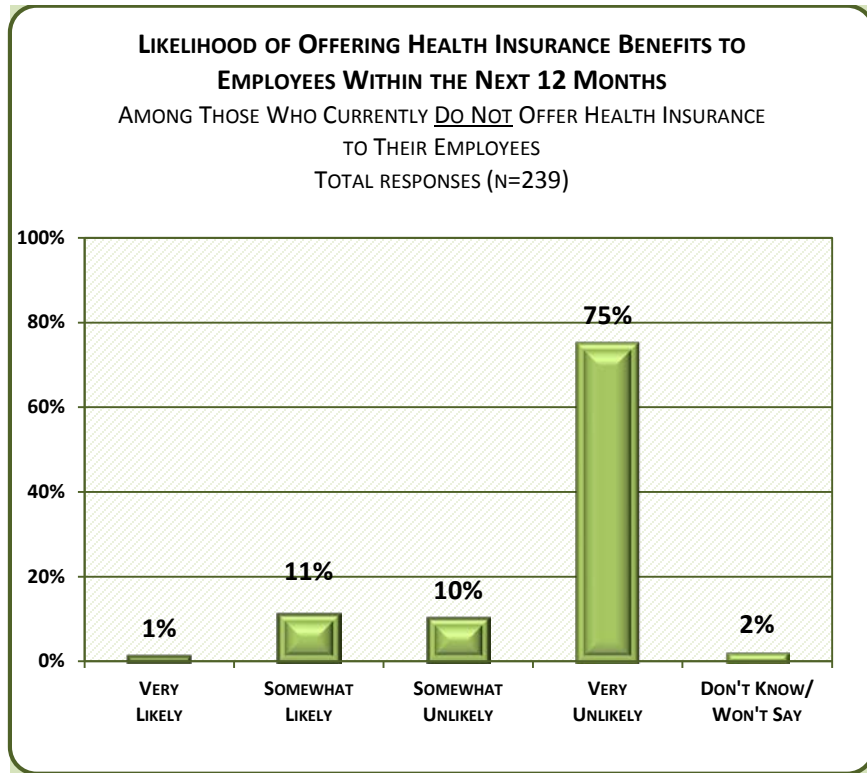
**3: DOES YOUR COMPANY CURRENTLY OFFER ANY FINANCIAL INCENTIVES OR STIPENDS FOR EMPLOYEES TO ENROLL IN A HEALTH PLAN OUTSIDE OF THE COMPANY?**



**4. WHAT ARE THE PRIMARY REASONS WHY YOUR COMPANY DOES NOT OFFER HEALTH INSURANCE TO YOUR EMPLOYEES?**

<b>PRIMARY REASONS COMPANY <u>DOES NOT</u> OFFER HEALTH INSURANCE TO EMPLOYEES</b>	
AMONG THOSE WHO CURRENTLY <u>DO NOT</u> OFFER HEALTH INSURANCE TO THEIR EMPLOYEES	
TOTAL RESPONSES (N=239)	
TOP 9 UNAIDED RESPONSES	
<b>CANNOT AFFORD TO OFFER HEALTH INSURANCE</b>	47%
<b>EMPLOYEES HAVE INDIVIDUAL HEALTH PLANS</b>	26%
<b>HEALTH PLANS ARE TOO EXPENSIVE</b>	9%
<b>EMPLOYEES NOT INTERESTED/LOW TAKE UP RATE</b>	8%
<b>SMALL COMPANY</b>	5%
<b>TOO MUCH OF A HASSLE</b>	4%
<b>AGAINST ACA/OBAMACARE</b>	4%
<b>NOT INTERESTED</b>	2%
<b>DON'T KNOW/WON'T SAY</b>	7%

**5. ARE YOU VERY LIKELY, SOMEWHAT LIKELY, SOMEWHAT UNLIKELY, OR VERY UNLIKELY TO OFFER HEALTH INSURANCE BENEFITS TO YOUR EMPLOYEES WITHIN THE NEXT 12 MONTHS?**

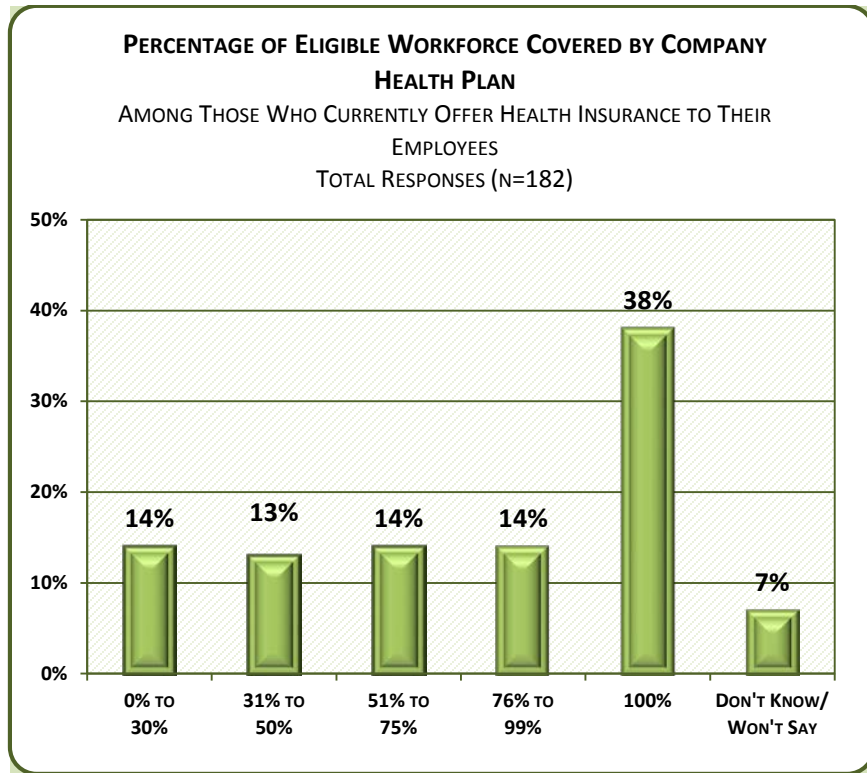


**6. WHAT ARE THE PRIMARY REASONS WHY YOUR COMPANY OFFERS HEALTH INSURANCE TO YOUR EMPLOYEES?**

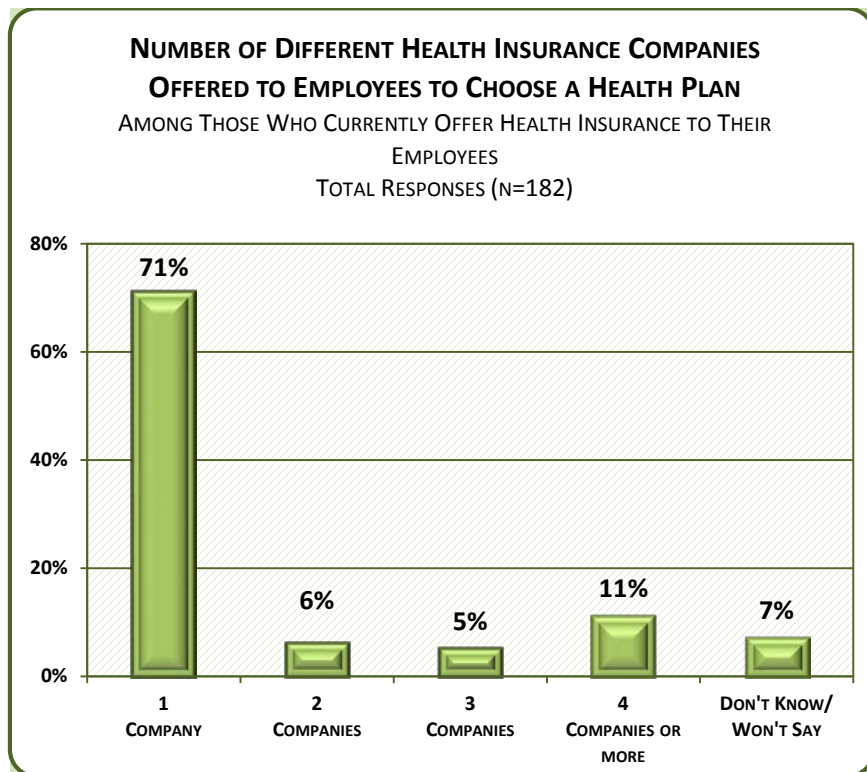
**PRIMARY REASONS COMPANY OFFERS HEALTH INSURANCE TO EMPLOYEES**  
 AMONG THOSE WHO CURRENTLY OFFER HEALTH INSURANCE TO THEIR EMPLOYEES  
 TOTAL RESPONSES (N=182)  
 TOP 9 UNAIDED RESPONSES

RIGHT THING TO DO	27%
PART OF BENEFITS PACKAGE	23%
REQUIRED BY LAW/ACA/OBAMACARE	13%
EMPLOYEES WANT IT	13%
TO ATTRACT QUALITY/GOOD EMPLOYEES	13%
TO KEEP QUALITY/GOOD EMPLOYEES	12%
TO BE COMPETITIVE	6%
NO REASON IN PARTICULAR	4%
DON'T KNOW/WON'T SAY	5%

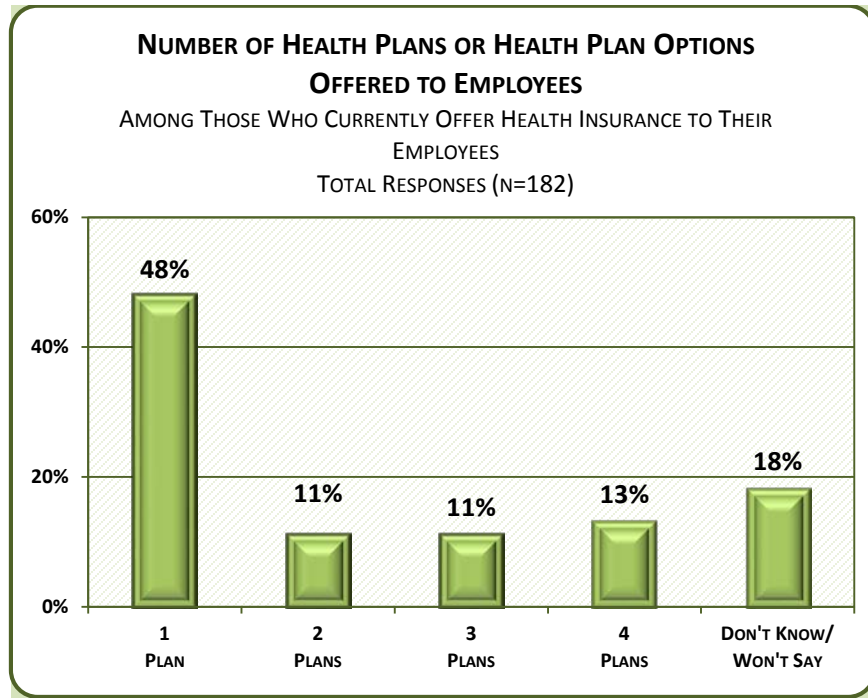
**7. APPROXIMATELY WHAT PERCENTAGE OF YOUR ELIGIBLE WORKFORCE IS COVERED BY YOUR HEALTH PLAN(S)?**



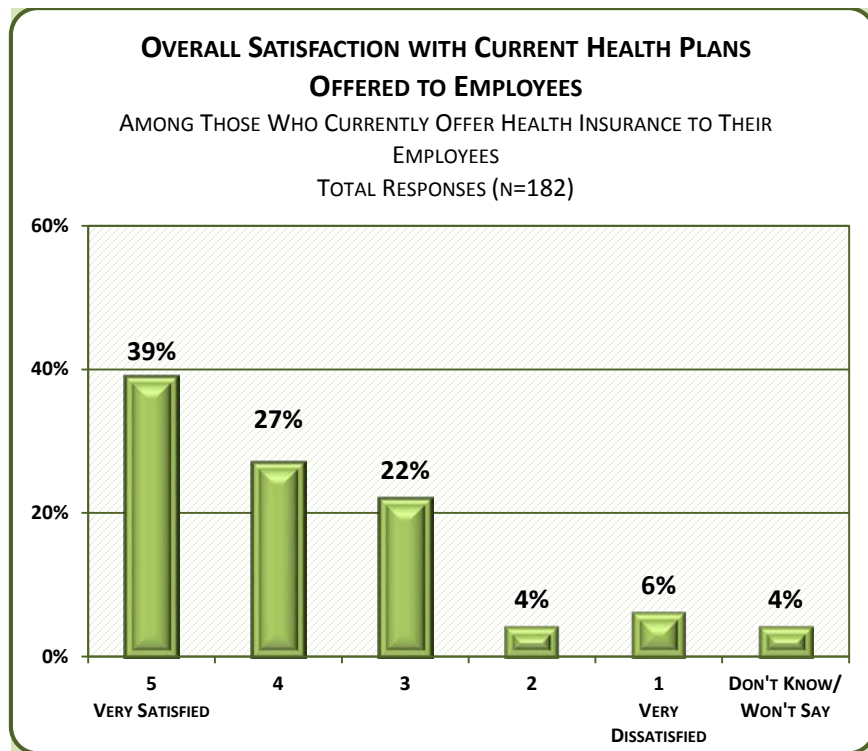
**8: HOW MANY DIFFERENT HEALTH INSURANCE COMPANIES (PRESBYTERIAN, BLUE CROSS/BLUE SHIELD, NM HEALTH CONNECTIONS, ETC.) DOES YOUR COMPANY OFFER ITS EMPLOYEES TO CHOOSE A HEALTH PLAN FROM?**



9. THERE ARE SEVERAL TYPES OF HEALTH INSURANCE PLANS THAT EMPLOYERS MAY OFFER TO THEIR EMPLOYEES. HOW MANY DIFFERENT TYPES OF INSURANCE PLANS OR HEALTH PLAN OPTIONS DOES YOUR ORGANIZATION OFFER TO ITS EMPLOYEES?



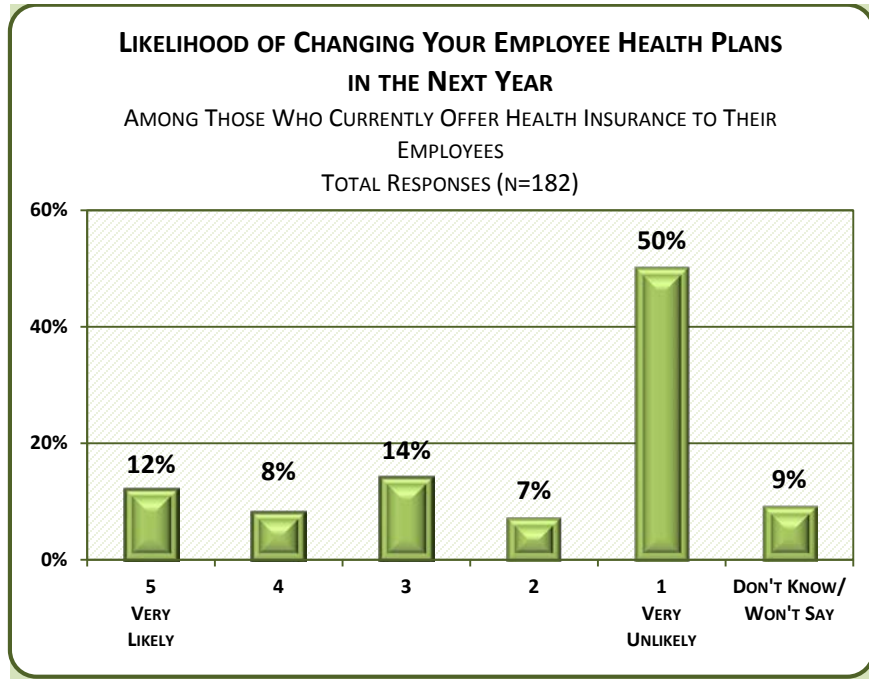
10. OVERALL, HOW SATISFIED ARE YOU WITH THE CURRENT HEALTH PLAN(S) THAT YOU OFFER TO YOUR EMPLOYEES? PLEASE USE A 5-POINT SCALE WHERE 5 IS *VERY SATISFIED* AND 1 IS *VERY DISSATISFIED*.



MEAN†: 3.9

† THE MEAN SCORE IS DERIVED BY TAKING THE AVERAGE SCORE BASED ON THE 5-POINT SCALE. THE VERY SATISFIED RESPONSE IS ASSIGNED A VALUE OF 5; THE VERY DISSATISFIED RESPONSE IS ASSIGNED A VALUE OF 1. THE DON'T KNOW/WON'T SAY RESPONSES ARE EXCLUDED FROM THE CALCULATION OF THE MEAN.

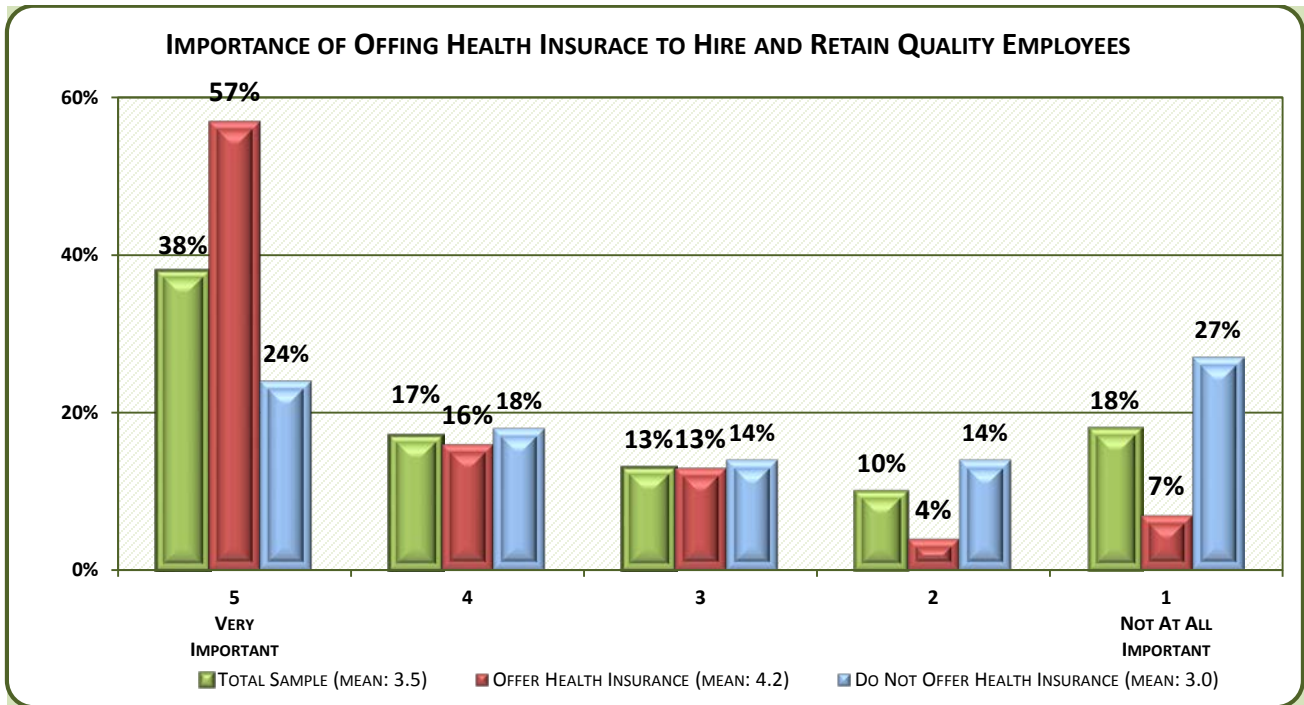
**11: OVERALL, HOW LIKELY ARE YOU TO CHANGE YOUR EMPLOYEE HEALTH PLANS IN THE NEXT YEAR? PLEASE USE A 5-POINT SCALE WHERE 5 IS VERY LIKELY AND 1 IS VERY UNLIKELY.**



MEAN†: 2.2

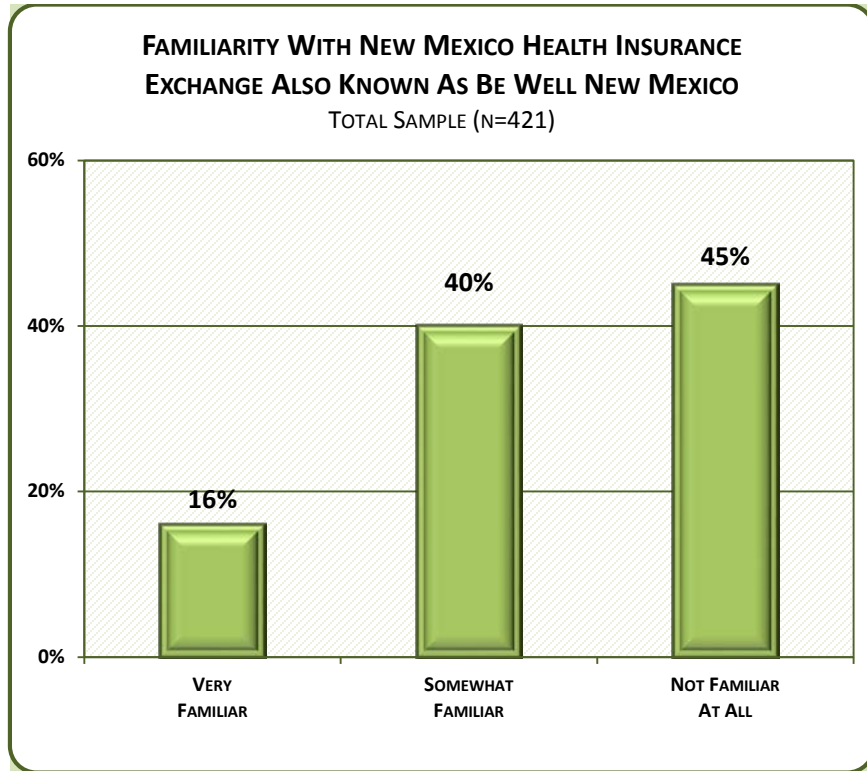
† THE MEAN SCORE IS DERIVED BY TAKING THE AVERAGE SCORE BASED ON THE 5-POINT SCALE. THE VERY LIKELY RESPONSE IS ASSIGNED A VALUE OF 5; THE VERY UNLIKELY RESPONSE IS ASSIGNED A VALUE OF 1. THE DON'T KNOW/WON'T SAY RESPONSES ARE EXCLUDED FROM THE CALCULATION OF THE MEAN.

**12. OVERALL, HOW IMPORTANT IS IT TO OFFER HEALTH INSURANCE IN ORDER TO HIRE AND RETAIN QUALITY EMPLOYEES? PLEASE USE A 5-POINT SCALE WHERE 5 IS VERY IMPORTANT AND 1 IS NOT AT ALL IMPORTANT.**



† THE MEAN SCORE IS DERIVED BY TAKING THE AVERAGE SCORE BASED ON THE 5-POINT SCALE. THE VERY IMPORTANT RESPONSE IS ASSIGNED A VALUE OF 5; THE NOT AT ALL IMPORTANT RESPONSE IS ASSIGNED A VALUE OF 1. THE DON'T KNOW/WON'T SAY RESPONSES ARE EXCLUDED FROM THE CALCULATION OF THE MEAN.

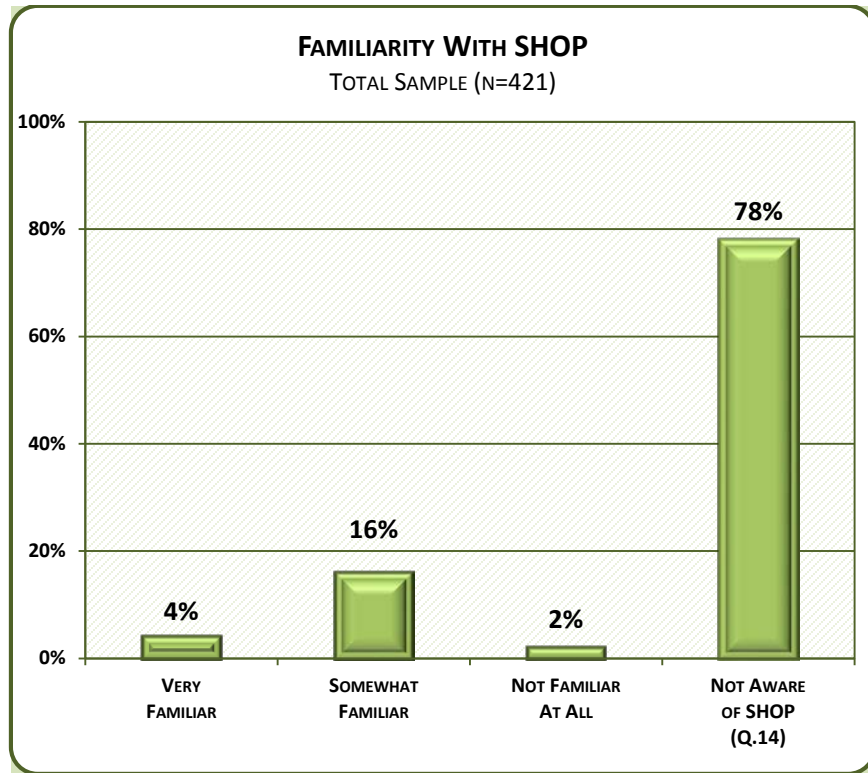
13. THE NAME OF THE NEW MEXICO HEALTH INSURANCE EXCHANGE IS BE WELL NEW MEXICO. WOULD YOU SAY YOU ARE *VERY FAMILIAR, SOMEWHAT FAMILIAR, OR NOT FAMILIAR AT ALL* WITH THE NEW MEXICO HEALTH INSURANCE EXCHANGE ALSO KNOWN AS BE WELL NEW MEXICO?



14. AS PART OF THE AFFORDABLE CARE ACT, ALSO KNOWN AS OBAMACARE, THERE IS THE SMALL EMPLOYER HEALTH OPTIONS PROGRAM, ALSO KNOWN AS SHOP, WHICH GIVES BUSINESS OWNERS ACCESS TO HEALTH INSURANCE PLANS FOR THEIR EMPLOYEES. THROUGH SHOP, COMPANIES CAN GO ONLINE AND COMPARE DIFFERENT HEALTH PLANS, CALCULATE COSTS, PURCHASE INSURANCE, AND APPLY FOR TAX CREDITS. PRIOR TO THIS SURVEY WERE YOU AWARE OF SHOP?



15. WOULD YOU SAY YOU ARE *VERY FAMILIAR*, *SOMEWHAT FAMILIAR*, OR *NOT FAMILIAR AT ALL* WITH SHOP?

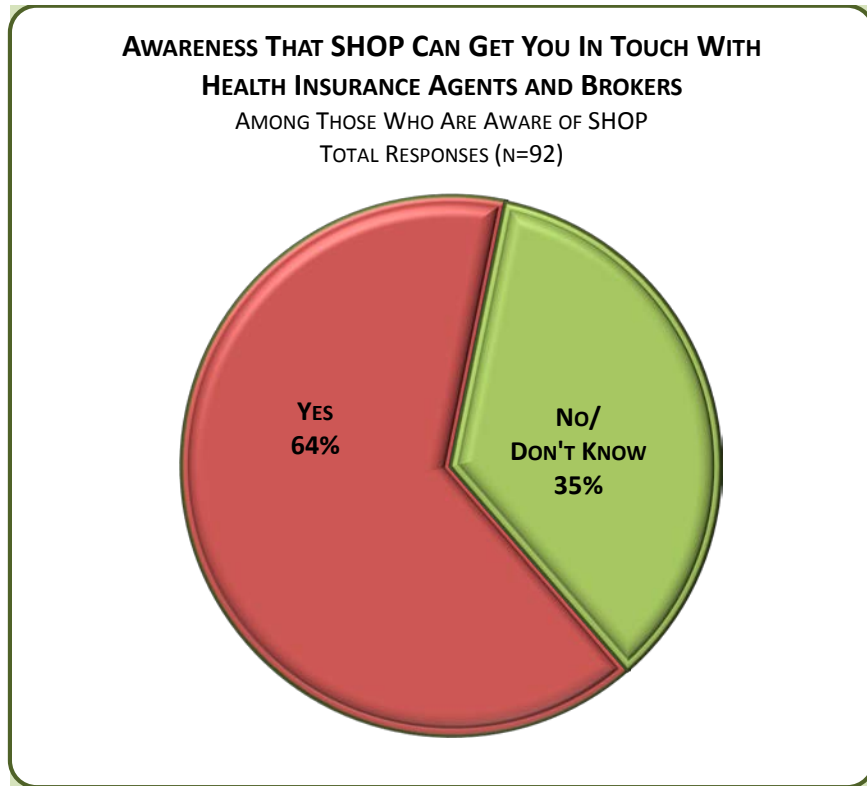


16. IN THE PAST THREE MONTHS HAVE YOU SEEN OR HEARD ANY ADVERTISEMENTS FOR SHOP? IF YES, WHERE HAVE YOU SEEN OR HEARD THE ADVERTISEMENTS?

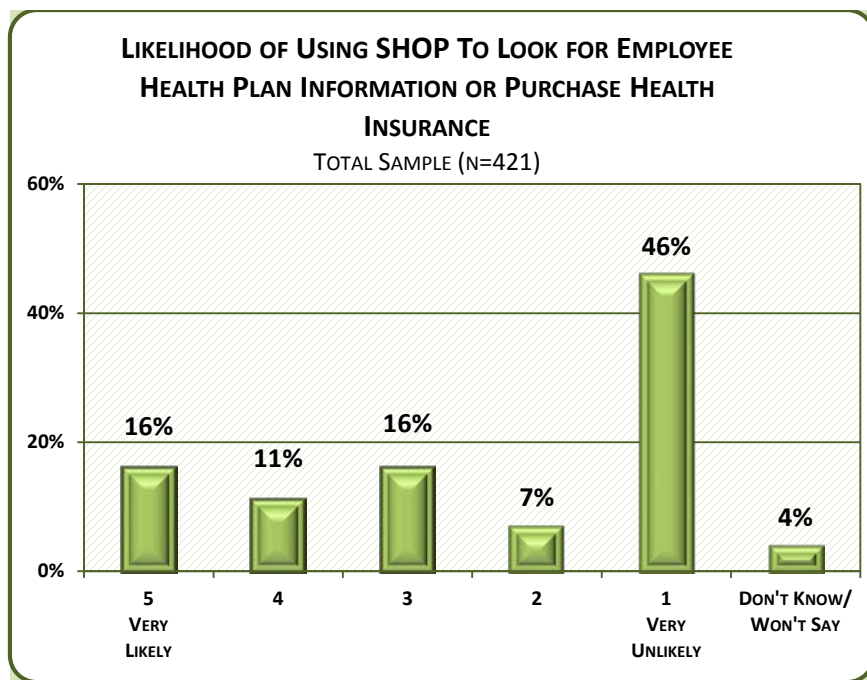
<b>SEEN OR HEARD ANY ADVERTISEMENTS FOR SHOP</b>	
AMONG THOSE WHO ARE AWARE OF SHOP	
TOTAL RESPONSES (N=92)	
TOP 8 UNAIDED RESPONSES	
<b>NO, HAVE NOT SEEN OR HEARD</b>	71%
<b>HAVE SEEN/HEARD ADVERTISEMENTS BUT DON'T KNOW WHERE</b>	14%
<b>TELEVISION</b>	6%
<b>NEWSPAPER</b>	4%
<b>RADIO</b>	4%
<b>INTERNET</b>	3%
<b>EMAIL</b>	1%
<b>DON'T KNOW/WON'T SAY</b>	1%



17. WERE YOU AWARE THAT SHOP CAN GET YOU IN TOUCH WITH HEALTH INSURANCE AGENTS AND BROKERS WHO CAN ANSWER YOUR QUESTIONS AND ASSIST YOU IN ENROLLING IN AN EMPLOYEE HEALTH PLAN?



18. HOW LIKELY WOULD YOU BE TO USE SHOP TO LOOK FOR EMPLOYEE HEALTH PLAN INFORMATION OR PURCHASE HEALTH INSURANCE? PLEASE USE A 5 POINT SCALE WHERE 5 IS VERY LIKELY AND 1 IS VERY UNLIKELY.



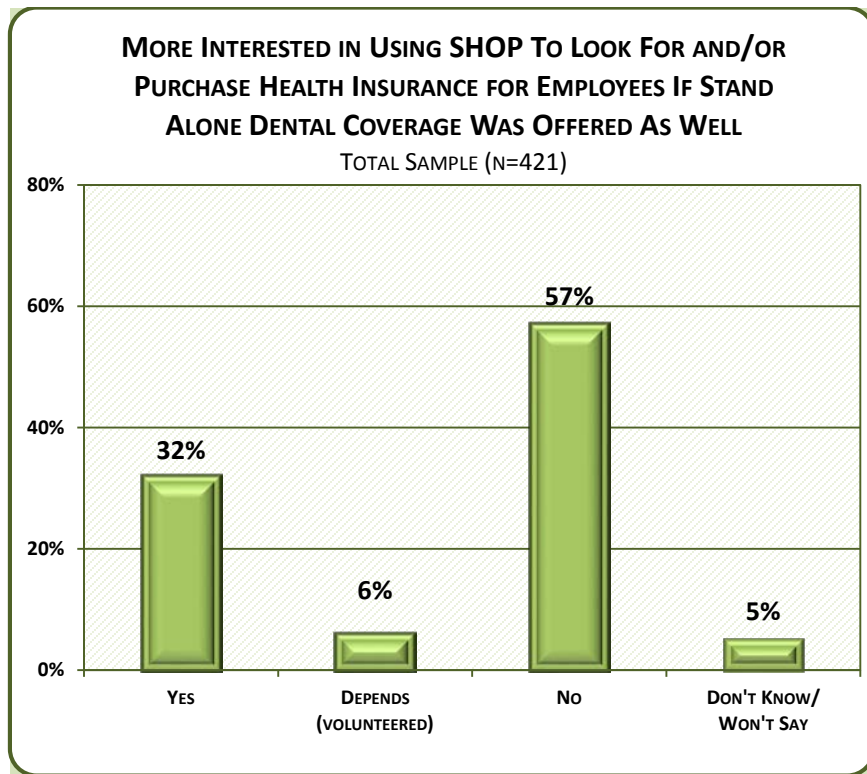
MEAN†: 2.4

† THE MEAN SCORE IS DERIVED BY TAKING THE AVERAGE SCORE BASED ON THE 5-POINT SCALE. THE VERY LIKELY RESPONSE IS ASSIGNED A VALUE OF 5; THE VERY UNLIKELY RESPONSE IS ASSIGNED A VALUE OF 1. THE DON'T KNOW/WON'T SAY RESPONSES ARE EXCLUDED FROM THE CALCULATION OF THE MEAN.

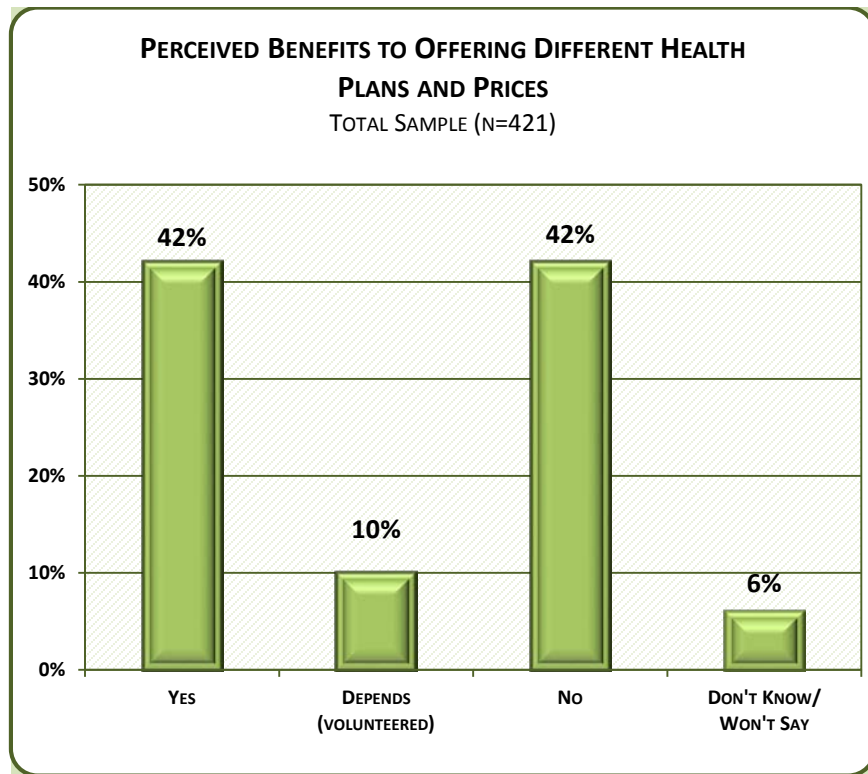
**19. WHY DO YOU FEEL THIS WAY?**

<b>UNDERLYING REASONS FOR LIKELIHOOD OF USING/NOT USING SHOP</b>	
TOP 12 UNAIDED RESPONSES TOTAL SAMPLE (N=421)	
<b>NOT INTERESTED</b>	20%
<b>NEED MORE INFORMATION</b>	16%
<b>DO NOT OFFER INSURANCE</b>	11%
<b>INSURANCE TOO EXPENSIVE</b>	9%
<b>PREFER BROKER/AGENT</b>	7%
<b>INFORMATION ON HEALTH PLAN COSTS</b>	6%
<b>LOTS OF INFORMATION AVAILABLE</b>	4%
<b>EASY TO FIND INFORMATION</b>	3%
<b>CONVENIENT</b>	3%
<b>ALREADY HAVE INSURANCE FOR EMPLOYEES</b>	3%
<b>NO REASON IN PARTICULAR</b>	8%
<b>WON'T SAY</b>	4%

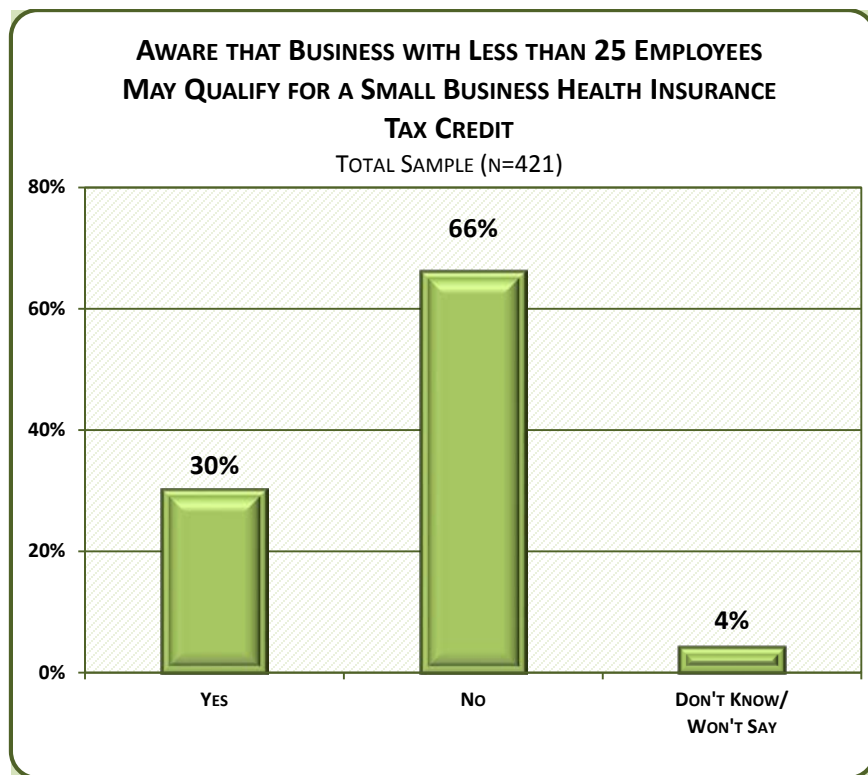
**20: WOULD YOU BE MORE INTERESTED IN USING SHOP TO LOOK FOR AND/OR PURCHASE HEALTH INSURANCE FOR YOUR EMPLOYEES IF SHOP OFFERED THE ABILITY TO PURCHASE STANDALONE DENTAL COVERAGE AS WELL?**



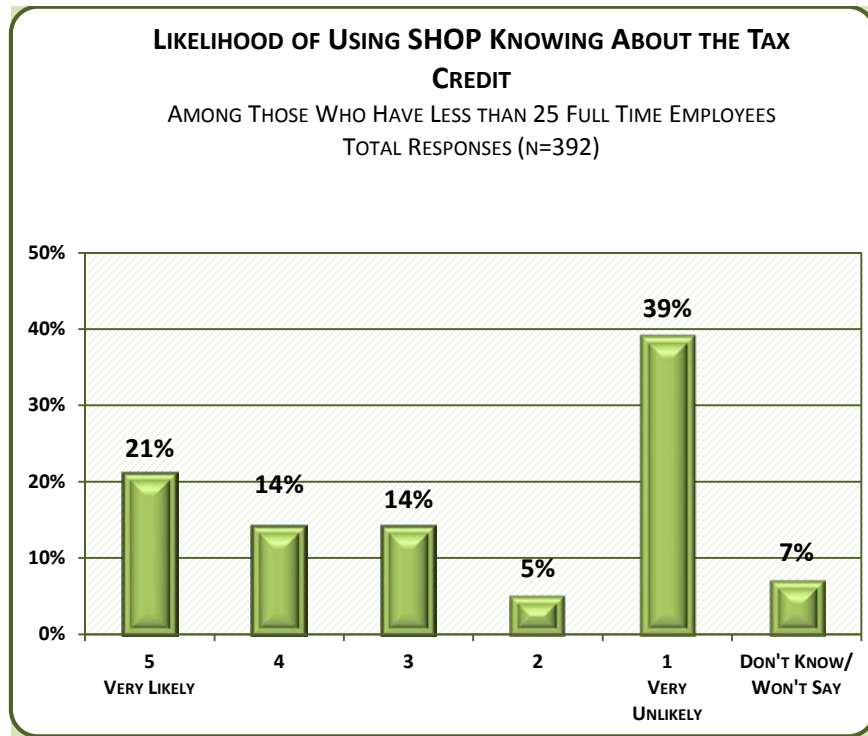
**21. CURRENTLY, COMPANIES WHO ENROLL ON SHOP CAN CHOOSE A CERTAIN PRICE POINT AND OFFER EMPLOYEES THE ABILITY TO CHOOSE BETWEEN DIFFERENT HEALTH CARE COMPANIES AND PLANS WITHIN THE PRICE POINT. WOULD GIVING EMPLOYEES MORE OPTIONS BY CHOOSING BETWEEN DIFFERENT LEVELS OF COVERAGE AND DIFFERENT PRICE POINTS BE A BENEFIT TO YOUR COMPANY?**



**22: ARE YOU AWARE THAT BUSINESSES WITH LESS THAN 25 EMPLOYEES MAY QUALIFY FOR A SMALL BUSINESS HEALTH INSURANCE TAX CREDIT WORTH UP TO 50% OF THEIR HEALTH INSURANCE PREMIUM COSTS?**



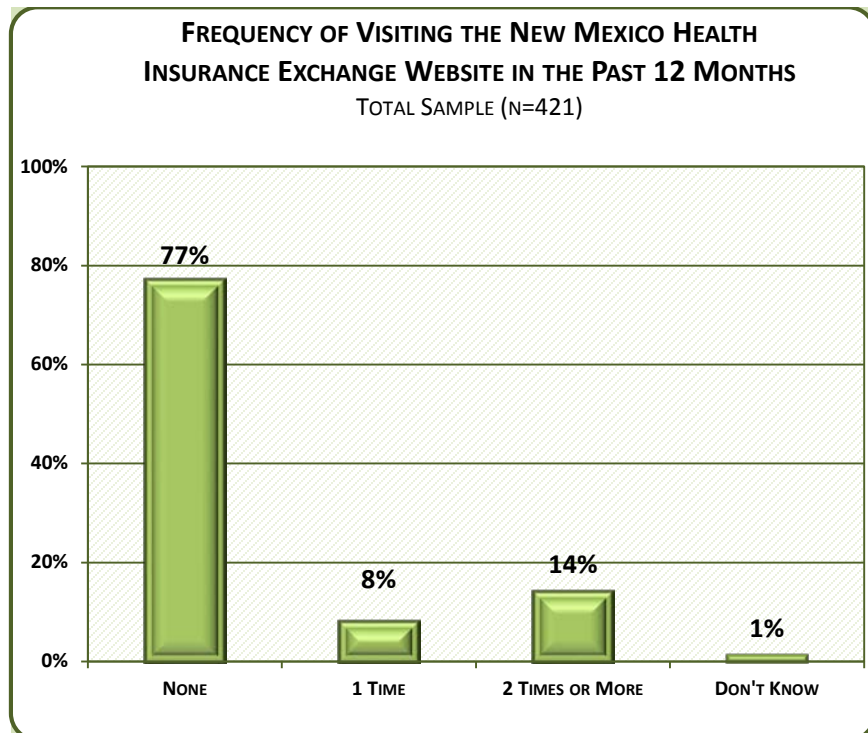
23. KNOWING ABOUT THIS, HOW LIKELY WOULD YOU BE TO USE SHOP TO LOOK FOR EMPLOYEE HEALTH PLAN INFORMATION OR PURCHASE HEALTH INSURANCE? PLEASE USE A 5 POINT SCALE WHERE 5 IS VERY LIKELY AND 1 IS VERY UNLIKELY.



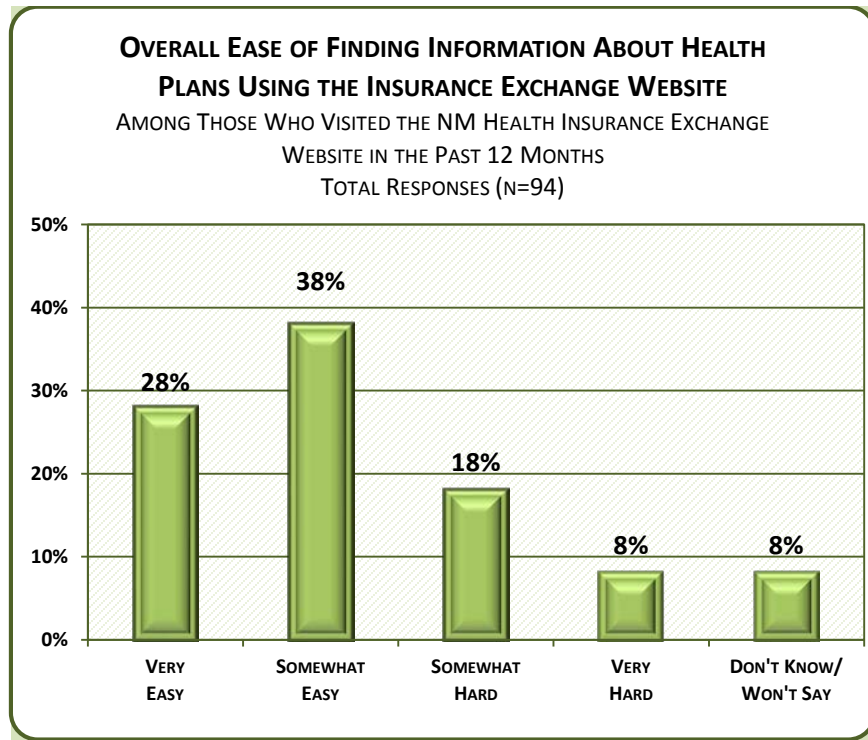
MEAN†: 2.7

† THE MEAN SCORE IS DERIVED BY TAKING THE AVERAGE SCORE BASED ON THE 5-POINT SCALE. THE VERY LIKELY RESPONSE IS ASSIGNED A VALUE OF 5; THE VERY UNLIKELY RESPONSE IS ASSIGNED A VALUE OF 1. THE DON'T KNOW/WON'T SAY RESPONSES ARE EXCLUDED FROM THE CALCULATION OF THE MEAN.

24. IN THE PAST 12 MONTHS, APPROXIMATELY HOW MANY TIMES, IF ANY, HAVE YOU VISITED THE NEW MEXICO HEALTH INSURANCE EXCHANGE WEBSITE, BE WELL NEW MEXICO (BEWELLM.COM), TO LOOK FOR INFORMATION RELATING TO EMPLOYEE HEALTH INSURANCE?



25. OVERALL, WOULD YOU SAY IT WAS *VERY EASY*, *SOMEWHAT EASY*, *SOMEWHAT HARD*, OR *VERY HARD* TO FIND INFORMATION ABOUT EMPLOYEE HEALTH PLANS USING THE INSURANCE EXCHANGE WEBSITE?



26. WHAT DIFFICULTIES, IF ANY, DID YOU EXPERIENCE WHEN TRYING TO FIND INFORMATION, COMPARE HEALTH PLANS OR ENROLL YOUR EMPLOYEES IN A PLAN ON NEW MEXICO'S INSURANCE EXCHANGE WEBSITE BE WELL NEW MEXICO?

**DIFFICULTIES EXPERIENCED ON BEWELLN.M.COM**  
 AMONG THOSE WHO VISITED THE NM HEALTH INSURANCE EXCHANGE WEBSITE IN THE PAST 12 MONTHS  
 TOTAL RESPONSES (N=94)  
 TOP 17 UNAIDED RESPONSES

HARD TO NAVIGATE	10%
HEALTH PLANS WERE CONFUSING	6%
WEBSITE WAS NOT WORKING	5%
HARD TO COMPARE PLANS	4%
COULD NOT/DID NOT ANSWER MY QUESTIONS	4%
APPLICATION PROCESS TOOK TOO LONG	3%
WEBSITE WAS CONFUSING	3%
NOT ENOUGH INFORMATION ON THE SITE (IN GENERAL)	3%
RECEIVED TOO MUCH INFORMATION	2%
TOO MANY ERRORS IN SYSTEMS	2%
COULD NOT COMPARE PLANS	2%
NOT EASY TO FIND INFORMATION	2%
NO TABLES FOR COMPARISON OF PLANS (COST/COVERAGE)	2%
COST CALCULATOR DID NOT WORK	2%
GOT SWITCHED TO FEDERAL WEBSITE	2%
NOTHING IN PARTICULAR	57%
DON'T KNOW/WON'T SAY	2%

**27. WHAT DIFFICULTIES, IF ANY, DID YOU EXPERIENCE WHEN TRYING TO FIND INFORMATION, COMPARE HEALTH PLANS OR ENROLL YOUR EMPLOYEES IN A PLAN ON NEW MEXICO'S INSURANCE EXCHANGE WEBSITE BE WELL NEW MEXICO?**

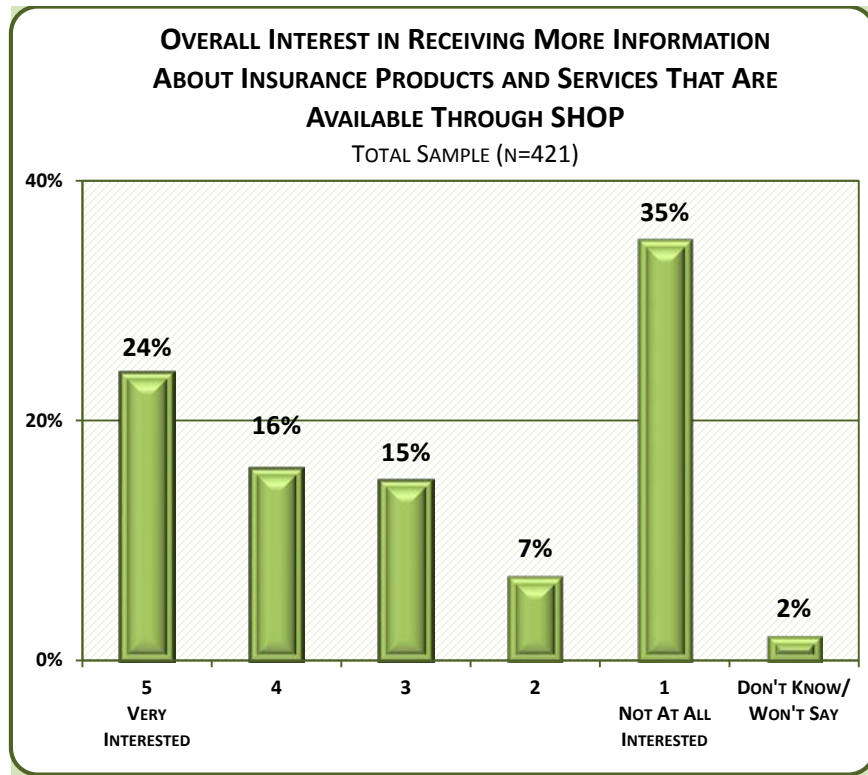
<b>PREFERRED WAYS OF RECEIVING INFORMATION FROM NM HEALTH INSURANCE EXCHANGE AND SHOP</b>	
TOP 10 UNAIDED RESPONSES TOTAL SAMPLE (N=421)	
<b>EMAIL</b>	47%
<b>MAIL</b>	31%
<b>INTERNET</b>	8%
<b>NOT INTERESTED</b>	8%
<b>IN-PERSON MEETING WITH INSURANCE AGENT/BROKER</b>	2%
<b>TELEPHONE</b>	1%
<b>IN-PERSON MEETING WITH GUIDE/ENROLLER</b>	1%
<b>FAX</b>	1%
<b>BY APPOINTMENT</b>	*
<b>DON'T KNOW/WON'T SAY</b>	6%

\* LESS THAN 1% REPORTED.

**28: WHAT INFORMATION RELATING TO EMPLOYEE HEALTH INSURANCE WOULD BE MOST IMPORTANT TO YOU?**

<b>IMPORTANT INFORMATION RELATING TO EMPLOYEE HEALTH INSURANCE</b>	
TOP 11 UNAIDED RESPONSES TOTAL SAMPLE (N=421)	
<b>COST OF PLAN/MONTHLY PREMIUM COSTS</b>	46%
<b>BENEFITS COVERED</b>	32%
<b>TAX CREDITS</b>	14%
<b>CO-PAYS COSTS</b>	5%
<b>DIFFERENT PLANS/OPTIONS</b>	5%
<b>COST FOR PROCEDURES/HOSPITALIZATION</b>	4%
<b>DOCTORS ON PLAN</b>	3%
<b>DENTAL COVERAGE</b>	2%
<b>GENERAL INFORMATION</b>	2%
<b>NOTHING IN PARTICULAR</b>	25%
<b>DON'T KNOW/WON'T SAY</b>	8%

30. PLEASE RATE HOW INTERESTED YOU WOULD BE IN RECEIVING MORE INFORMATION ABOUT THE INSURANCE PRODUCTS AND SERVICES THAT ARE AVAILABLE THROUGH SHOP USING A 5-POINT SCALE WHERE 5 IS *VERY INTERESTED* AND 1 IS *NOT AT ALL INTERESTED*.



MEAN†: 2.9

† THE MEAN SCORE IS DERIVED BY TAKING THE AVERAGE SCORE BASED ON THE 5-POINT SCALE. THE VERY INTERESTED RESPONSE IS ASSIGNED A VALUE OF 5; THE NOT AT ALL INTERESTED RESPONSE IS ASSIGNED A VALUE OF 1. THE DON'T KNOW/WON'T SAY RESPONSES ARE EXCLUDED FROM THE CALCULATION OF THE MEAN.