

2016 Benefits Survey for Medical, Dental and Vision Plans

Spring 2016

Department of Benefits Services

New Mexico State University

Report prepared by Calixto Melero, Office of Institutional Analysis

2016 Benefits Survey for Medical, Dental and Vision Plans

EXECUTIVE SUMMARY

- The New Mexico State University (NMSU) Employee Benefits Survey was initiated by the Human Resources Benefit Services Department in the spring of 2016, and was designed to capture the opinions and attitudes of NMSU's employees in regard to their medical, dental, and vision benefits. Additionally, specific questions were asked about sick and annual leave, as well as the possible implementation of a High Deductible Health Plan. A comment box at the end of the survey provided an opportunity for discussion.
- Survey questions focused on the overall satisfaction of the benefits offered to employees, their affordability, the combination of sick and annual leave, and familiarity with and enrollment in alternative health plans, such as High Deductible Health Plans (HDHP). Demographic questions included participant's age, income, and employee type. The survey was administered to all full- and part-time employees in the NMSU system who were eligible for benefits.
- The survey was sent to 3,651 NMSU employees, of whom 43% responded to at least one question. Overall, a majority (68%) of respondents were 'satisfied' or 'very satisfied' with NMSU's benefits meeting their needs. In terms of the affordability of benefits, employees were comparably split between 'satisfied' (30%), 'neutral' (27%), and 'dissatisfied' (27%). Faculty were slightly less satisfied with the affordability of benefits (46% dissatisfied/very dissatisfied) than staff. Respondents in the lowest income range expressed the highest satisfaction (51% satisfied/very satisfied) with affordability.
- Almost all respondents (85%) had medical insurance through NMSU. Of those who did not have medical insurance, 63% noted they were insured through a spouse or domestic partner. A majority (52%) did not leave New Mexico when seeking non-emergency medical services. However, a few respondents commented that because of their location (such as on the east side of the state), non-emergency medical services outside New Mexico are essential.
- Of those surveyed, only 26% of participants were willing to lose their sick/annual leave upon resignation to lower their medical premiums. Faculty, younger employees, and the higher paid respondents were more likely to agree with this. Although 59% preferred higher co-pays, as opposed to having income taken out of their paycheck (41%) in the form of premiums, there were many comments critical of the survey question because it did not specify how much higher. Several respondents wanted more information, such as how much higher for each. Also, several respondents commented that both, premiums and co-pays were already too high given their salaries and lack of raises in the past few years.
- A majority (60%) of participants were not familiar with alternative medical plans, such as those offered in the form of a High Deductible Health Plan (HDHP). Fifty-four percent of participants were equally unfamiliar with the Health Savings Account (HSA) offered with an HDHP. Nearly 60% of hourly staff were unfamiliar with HSA's compared to a third of faculty. Perhaps because many were unfamiliar with this type of health insurance plan, almost half (47%) had slight to no interest in enrolling in them if NMSU were to offer them. An additional 27% of respondents were unsure about enrolling in such a program. The percent of respondents who would not be at all interested in an HDHP/HAS plan increased from 32% to 42% when told such participation would prohibit their ability to use the NMSU campus health center.

- NMSU employees were also asked for their opinion on a “paid time off” (PTO) program, which would combine sick leave and annual leave in order to offer a short term disability program. Only a quarter (26%) said yes to such a program, 34% were opposed, and 40% were not sure. Comments suggested that more information was necessary before they could decide. Faculty and employees in the age range of “35-44” were more likely to be in favor of such a program. If NMSU were to implement a PTO system, 36% opted for the maximum amount of days they could accrue in a year—21 to 25 days. Several respondents commented that sick and annual leave was the leading benefit offered by NMSU, and they would not want any changes made to this benefit.
- Most respondents (70%) were “satisfied” (49%) or “very satisfied (21%) with NMSU’s dental plan, and 77% were satisfied/very satisfied with the network of dental providers. Participants were evenly divided on whether they would rather pay higher premiums (50%) or higher co-pays (50%) for dental plans, although there were differences by age and income range. While a majority (63%) of employees preferred a smaller but more comprehensive dental plan, instead of a larger, basic plan, comments suggested that it depended on location of the individual. Comments also implied that while basic dental preventive care was covered, the insurance was not sufficient to cover expensive
- Satisfaction with NMSU’s vision plan was also rated high with 61% of employees either “satisfied” or “very satisfied.” The same percentage (61%) was also “satisfied” or “very satisfied” with the network of vision providers available through NMSU’s vision plan. A slight majority (53%) was in favor of higher co-pays over higher premiums, and 58% preferred a smaller and more comprehensive plan, over a larger but basic plan. As with the dental plan, higher income respondents were more likely to prefer higher co-pays over higher premiums. A few comments suggested that finding vision offices that take the NMSU vision plan was difficult.
- Approximately 360 comments were received. There were several themes among the comments ranging from comments about AggieFit to personal situations. The most predominant addressed the view that NMSU medical benefits are quite expensive, especially when compared to other plans for which respondents were familiar, dislike of the premium levels (salary range used to determine percent of premium paid by employee), and worry about losing sick leave and/or annual leave, either through no reimbursement when leaving NMSU, or through the implementation of a PTO program. There were also many comments regarding the lack of raises at NMSU over the past few years, and the effect that has had on the employees’ ability to pay for health care and the related importance to keeping the current sick leave/annual leave policy. These tend to summarize the entire survey in that NMSU benefits are good but expensive relative to salaries for most employees, and change, of any type, is viewed with a bit of distrust.

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New Mexico State University Benefits

Figure 1: How satisfied are you with NMSU's benefits meeting the needs of you and/or your family?

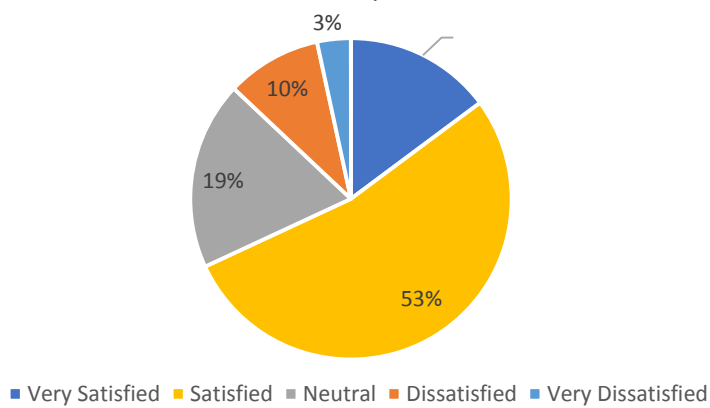


Figure 2: How satisfied are you with the affordability of the benefits offered by NMSU?

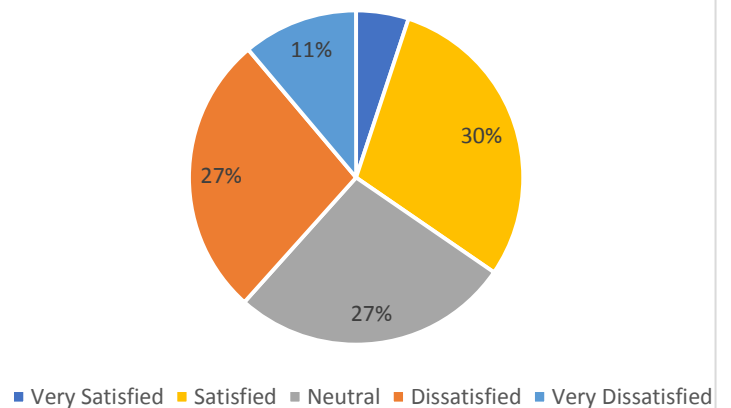


Figure 3: Satisfaction with benefits by Employee Type

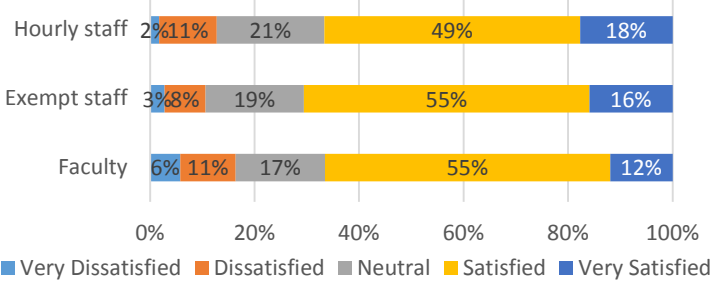


Figure 4: Affordability of benefits by Employee Type

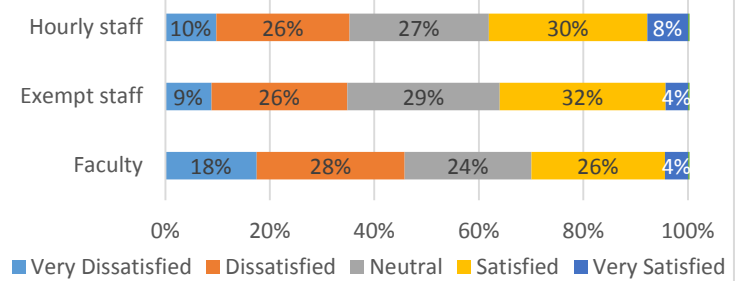


Figure 5: Satisfaction with benefits by Income

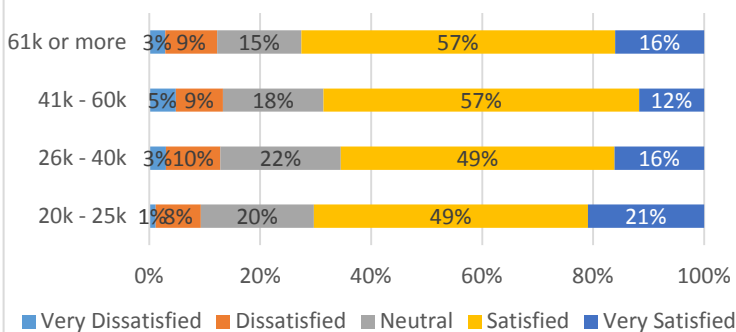


Figure 6: Affordability of benefits by Income

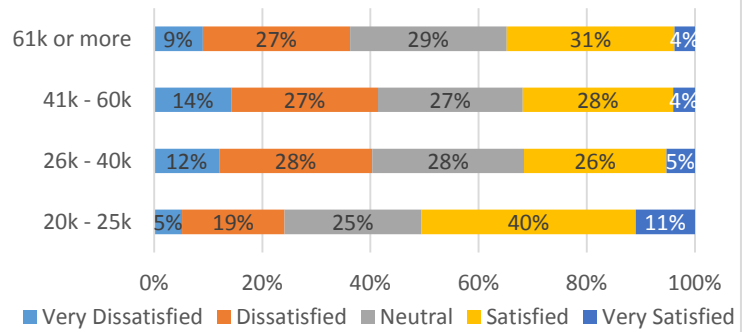


Figure 7: Satisfaction with benefits by Age

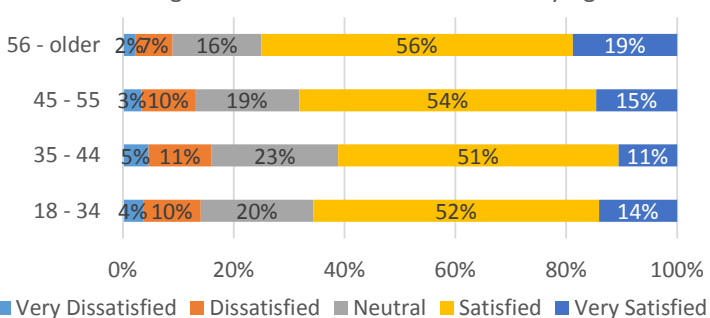
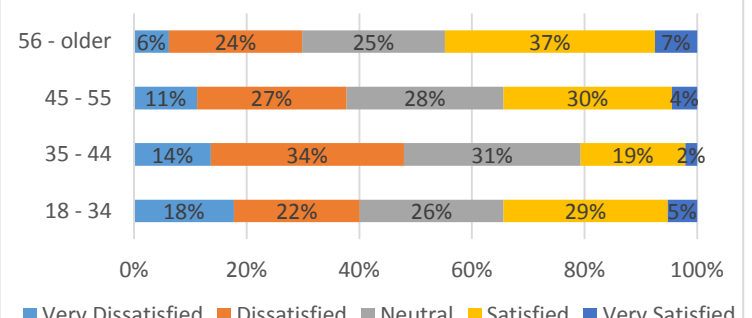


Figure 8: Affordability of benefits by Age



New Mexico State University Medical Coverage

Figure 9: Do you currently participate in NMSU's medical plan?

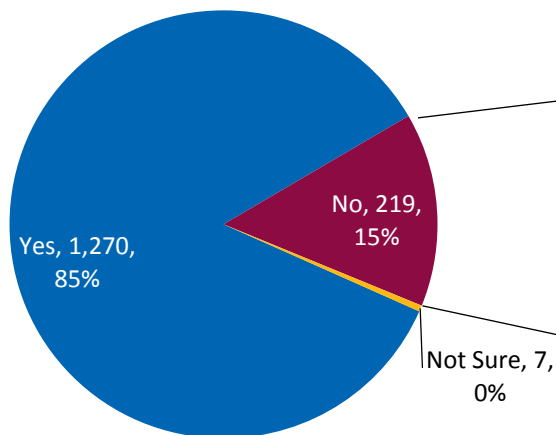


Figure 10: If not, who do you have medical insurance coverage through?

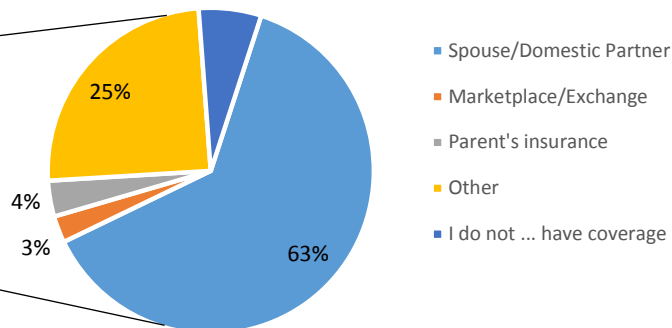


Figure 11: How often do you seek non-emergency medical services outside New Mexico (excluding El Paso)?

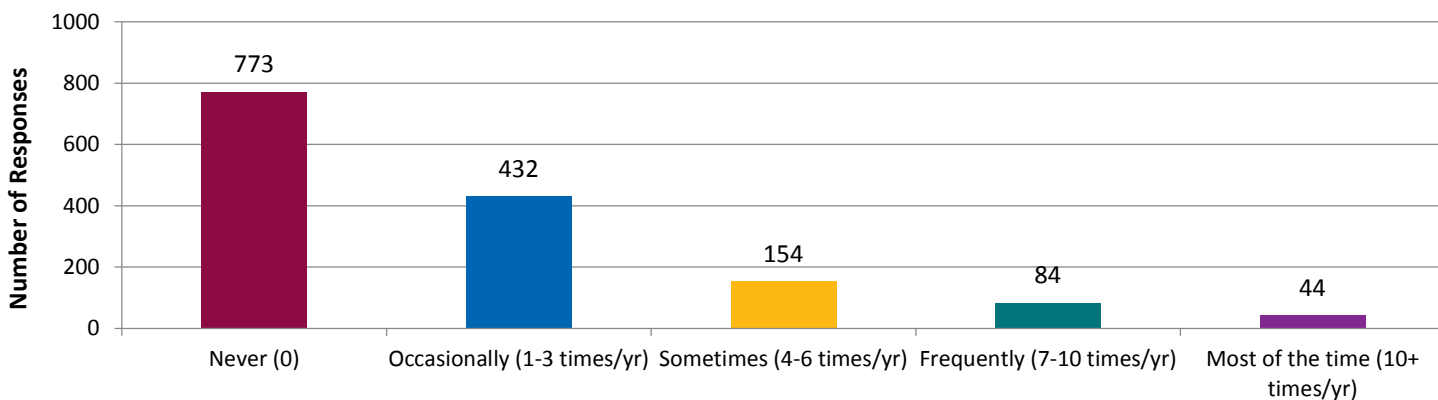
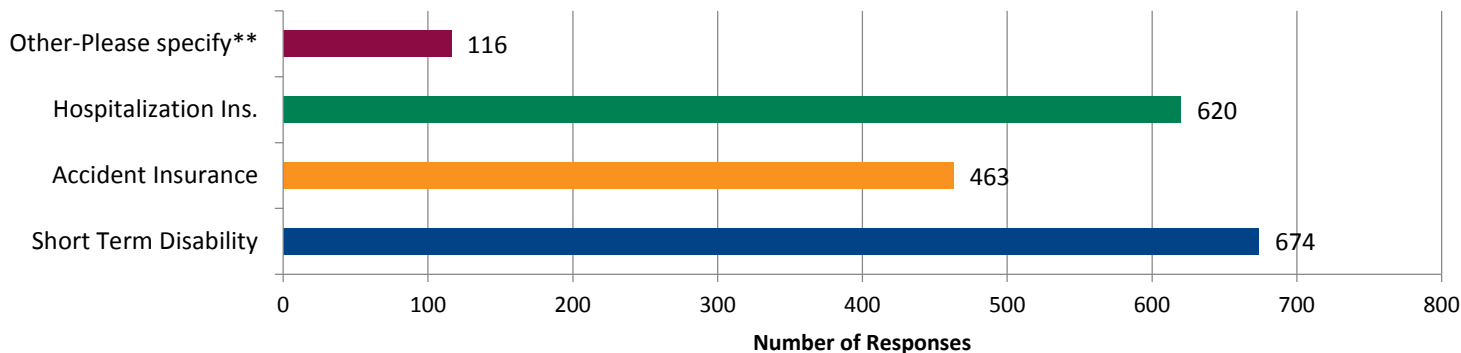


Figure 12: Would you be interested in supplementing your current medical plan with one of these options?



** Other options : many wrote "none" or some variant; a complete list is available in Appendix - Other

Note: Respondents may select multiple answers for this question

New Mexico State University Medical Coverage

Figure 13: Would you be willing to accept not having annual leave/sick leave paid out upon resignation from NMSU if it resulted in lower premiums for health insurance?

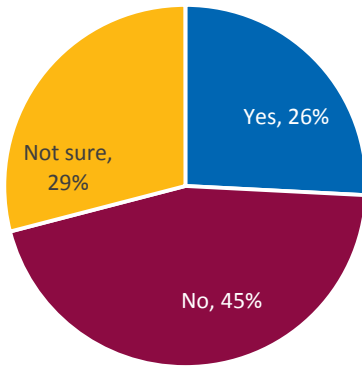


Figure 14: Would you rather pay higher premiums or higher co-pays for medical expenses?

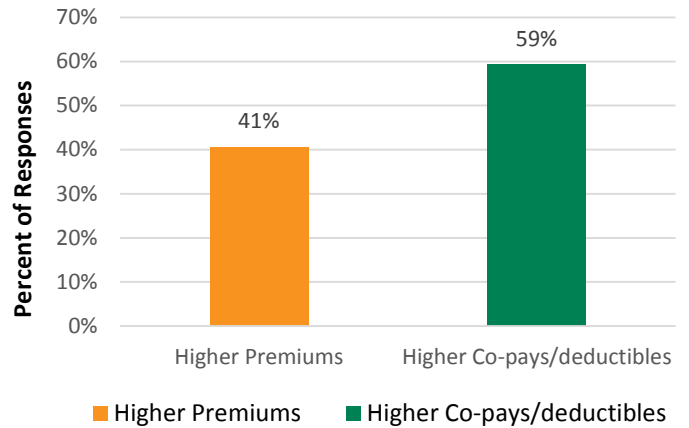


Figure 15: Not Having Annual Leave/Sick Leave Paid Out by Employee Type

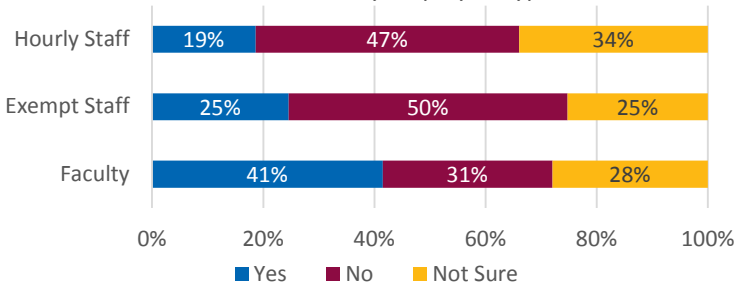


Figure 16: Would you rather pay higher premiums or higher co-pays for medical expenses? by Employee Type

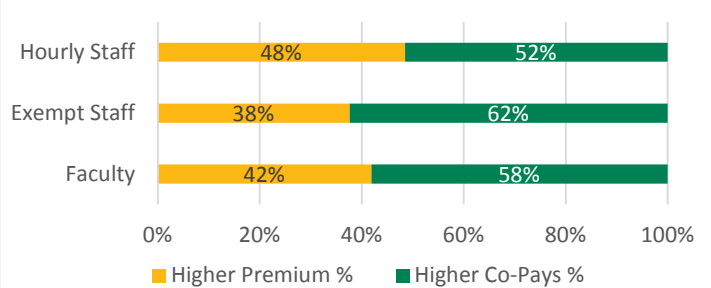


Figure 17: Not Having Annual Leave/Sick Leave Paid Out by Income Range

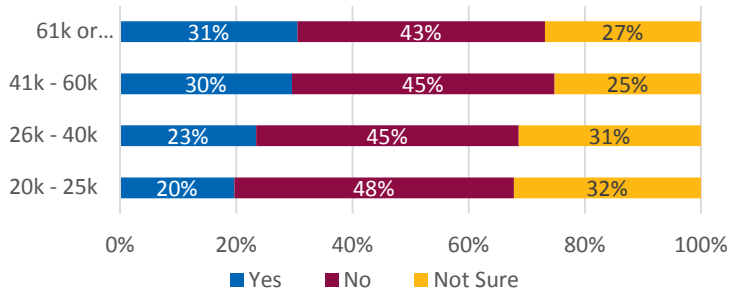


Table 18: Prefer higher premiums or higher co-pays (Medical) by Income Range

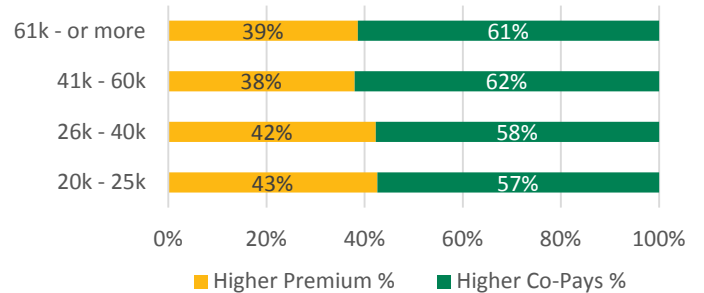


Figure 19: Not Having Annual Leave/Sick Leave Paid Out by Age Range

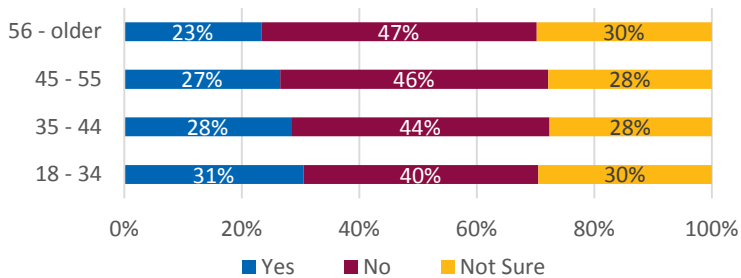
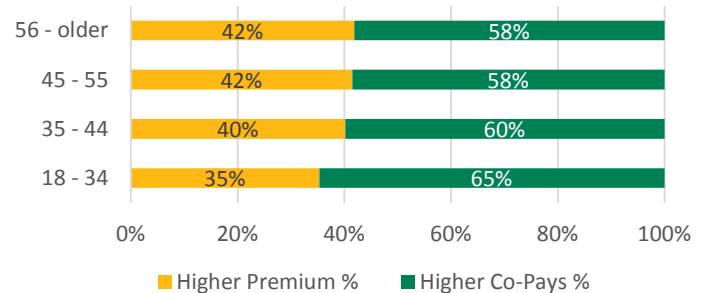


Table 20: Prefer higher premiums or higher co-pays (Medical) by Age Range



New Mexico State University Medical Coverage

Figure 21: How familiar are you with High Deductible Health Plans (HDHP)?

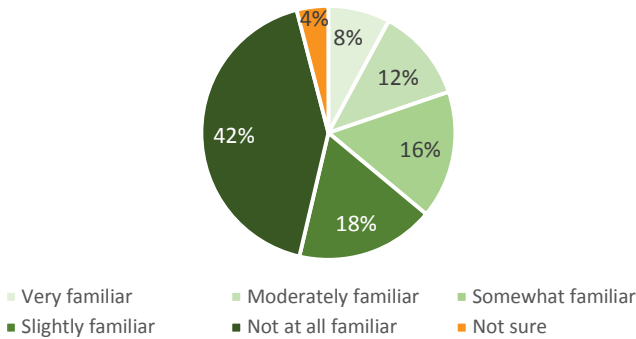


Figure 22: Familiar with HDHP by Employee Type

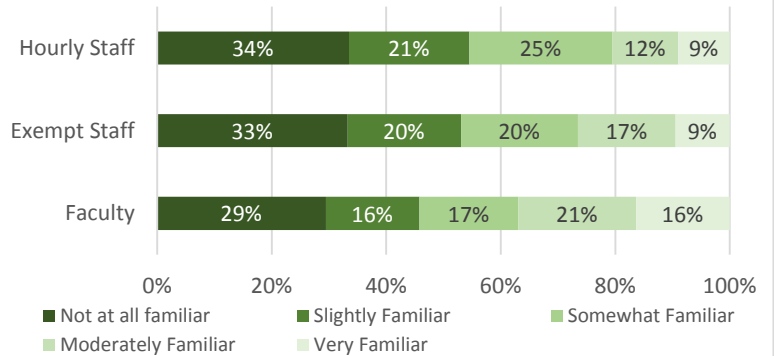


Figure 23: How familiar are you with Health Savings Accounts (HSA) that may be offered with an HDHP?

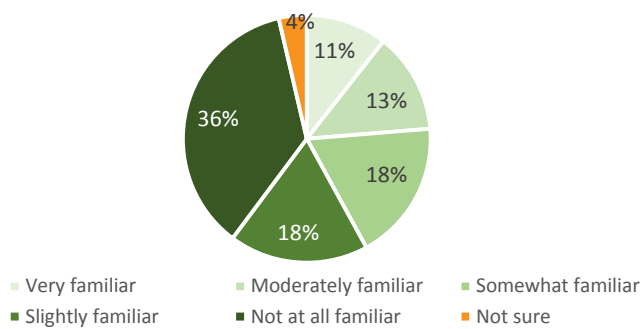


Figure 24: Familiar with Health Savings Accounts (HSA) by Employee Type

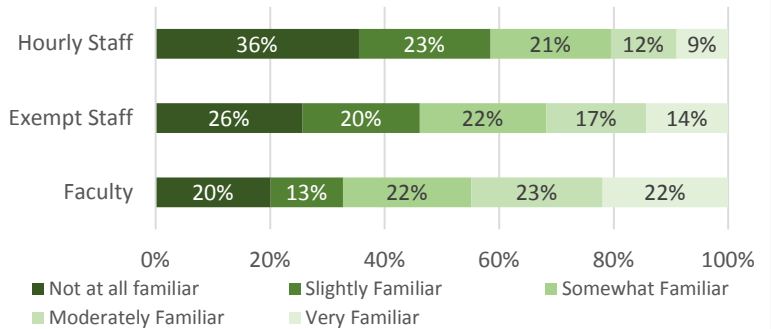


Figure 25: If NMSU were to offer a High Deductible Health Plan, how interested would you be in enrolling?

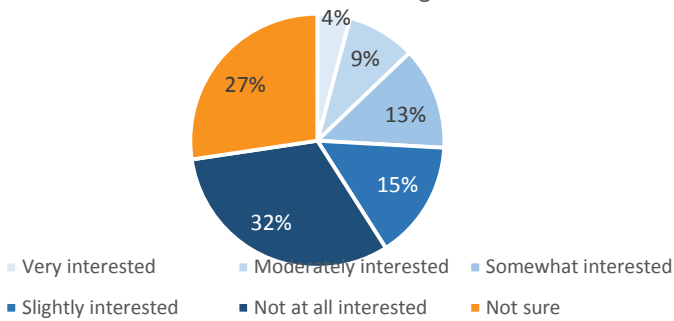


Figure 26: Interest in enrolling in HDHP by Employee Type

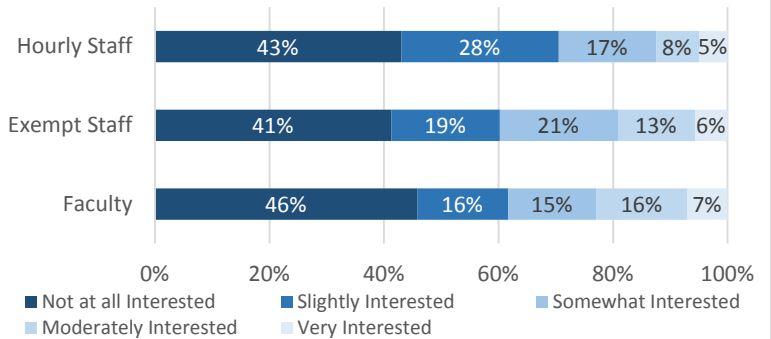


Figure 27: Understanding that an HSA, in conjunction with and HDHP plan, prohibit using the NMSU Campus Health Center, would you still be interested in having access to an HDHP/HSA plan?

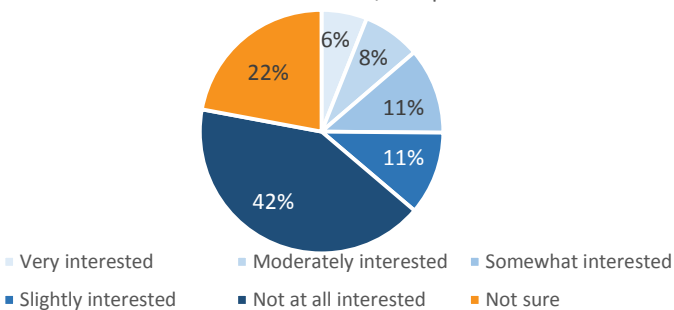
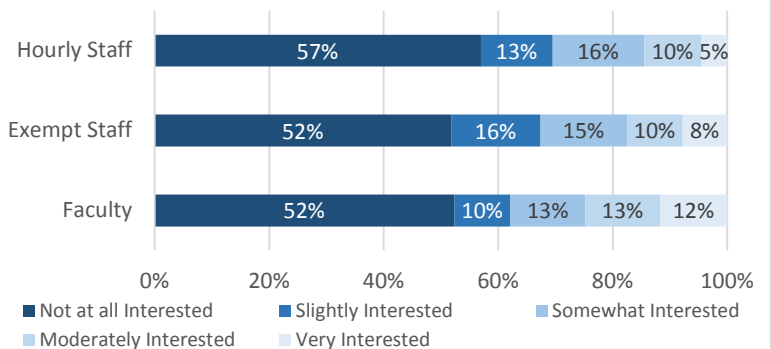


Figure 28: Prohibited from Using NMSU Health Center by Employee Type



New Mexico State University Medical Coverage

Figure 29: Would you support having a PTO system that combines sick and annual leave in order to offer Short Term Disability Program?

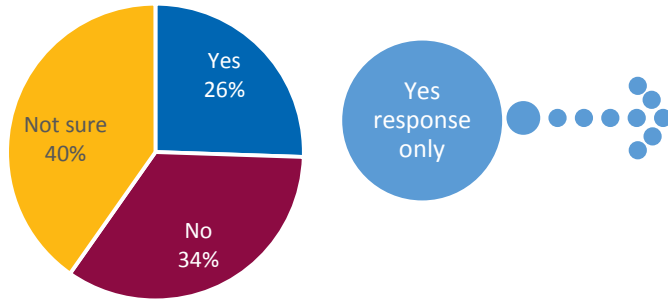
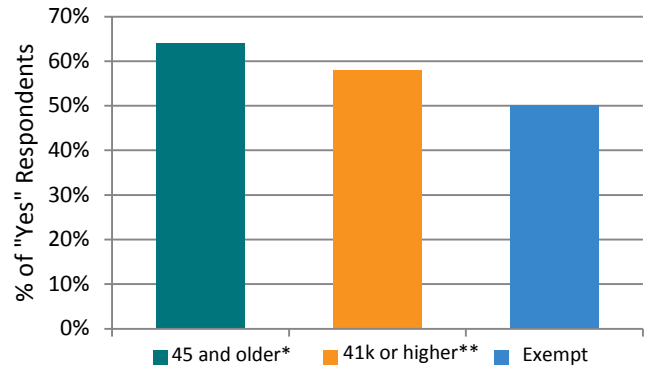


Figure 30: By demographic group, largest percent who said "Yes"



*Combines 45-55 & 56 and older

**Combines 41k, 61k, & 81k

Figure 31 : Do You Support a PTO system, by Employee Type

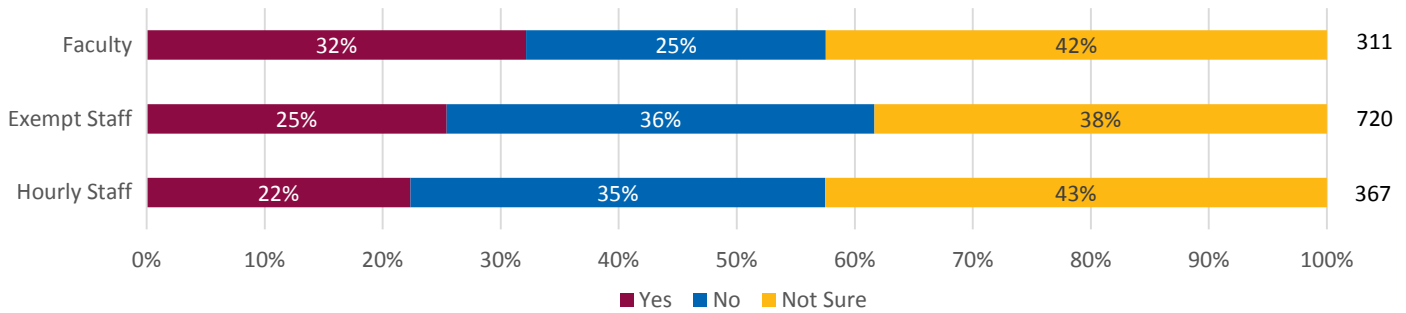


Figure 32: Do You Support a PTO System, by Income Range

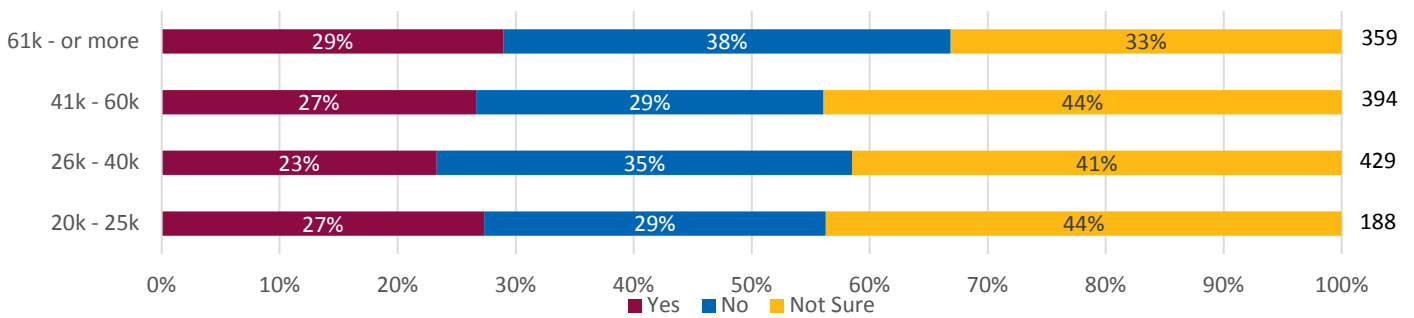
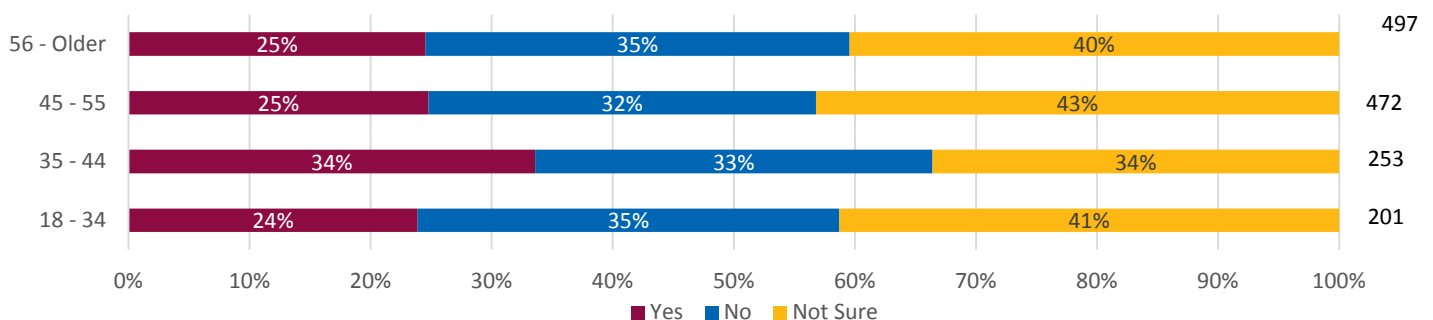


Figure 33: Do You Support a PTO System, by Age Range



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New Mexico State University Medical Coverage

Figure 34: How many PTO days would be reasonable for an employee to accrue per year, based on 12 month, full time employment?

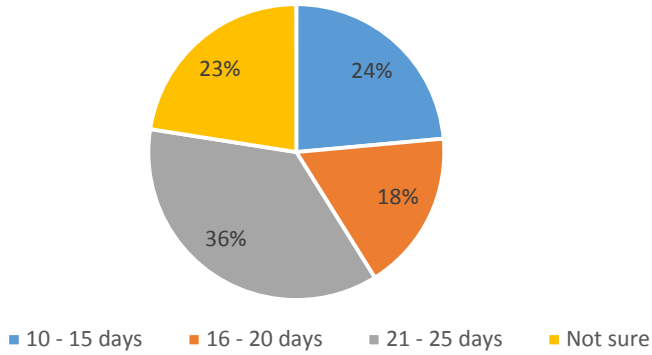


Figure 35: What do you think is a reasonable cap for a PTO program?

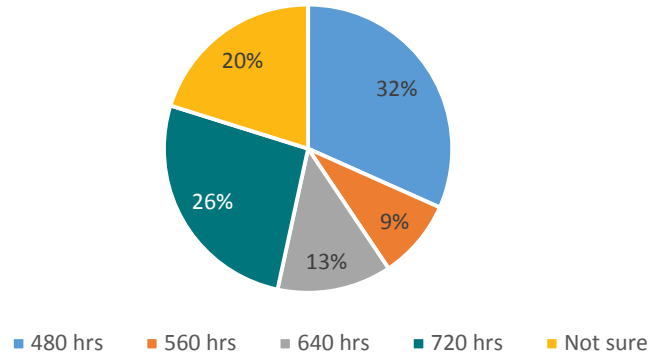


Figure 34a: Number of PTO days Employees should accrue per year by Employee Type

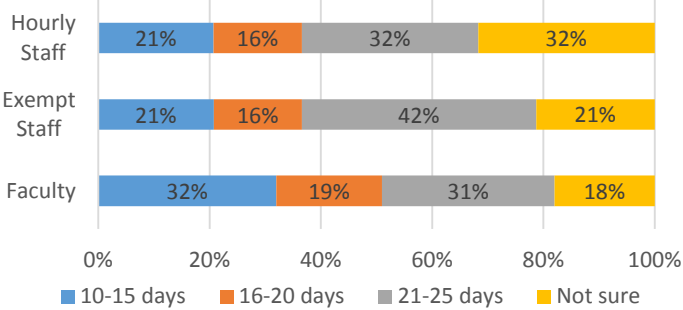


Figure 35a: Maximum PTO Cap Days Allowed by Employee Type

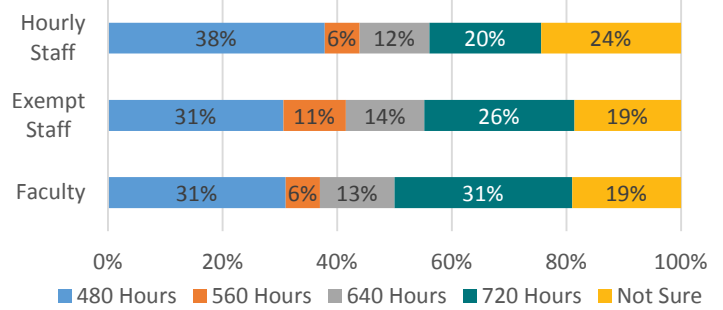


Figure 34b: Number of PTO days per year employee should accrue by Income

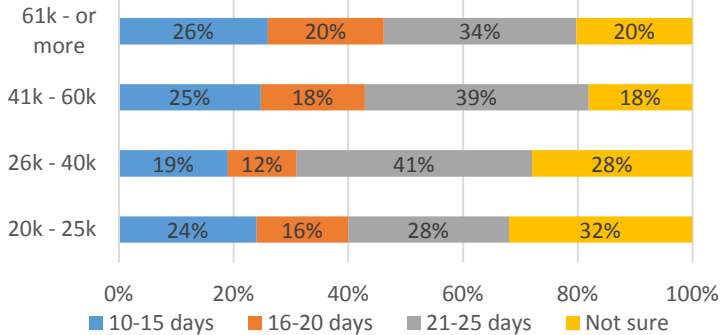


Figure 35b: Maximum PTO Cap Days Allowed by Income

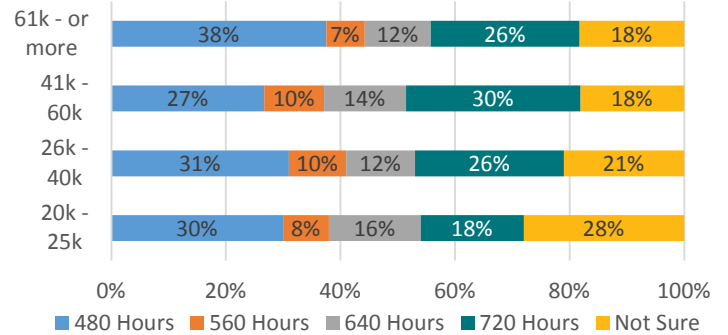


Figure 34c: Number of PTO days Employees Should Accrue per year by Age

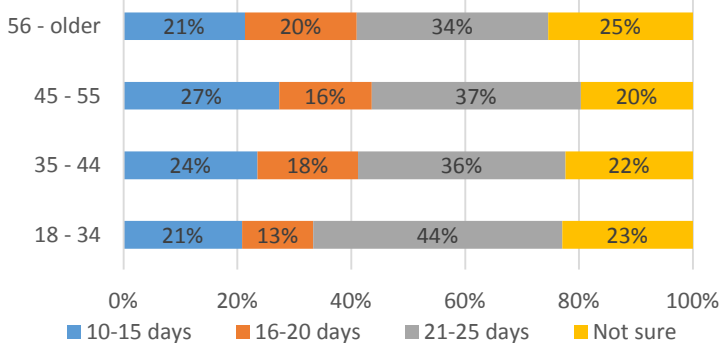
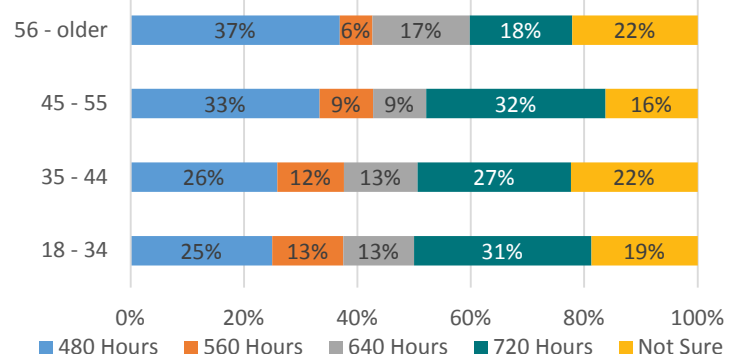


Figure 35c: Maximum PTO Cap Days Allowed by Age



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New Mexico State University Dental Benefits

Figure 36: How satisfied are you with NMSU's dental plan?

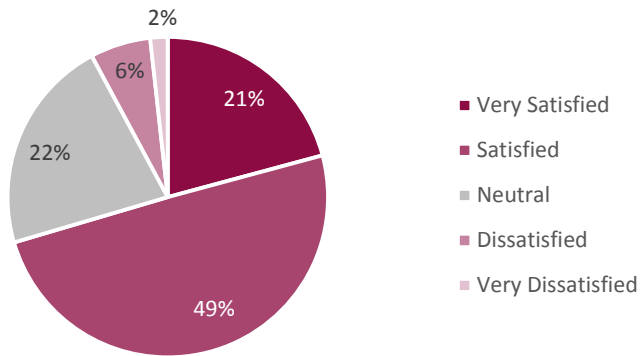


Figure 37: How satisfied are you with NMSU's current network of dental providers in your geographic area?

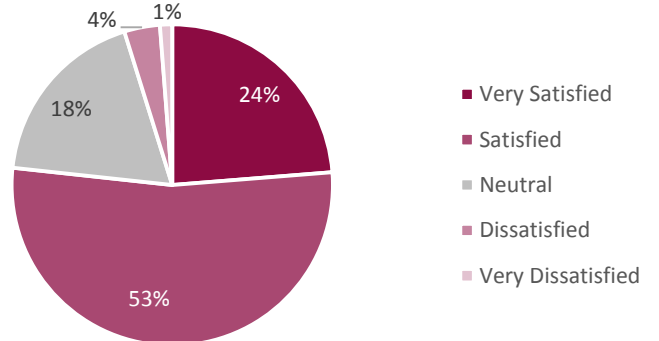


Figure 38: Satisfaction with Dental Benefits by Employee Type

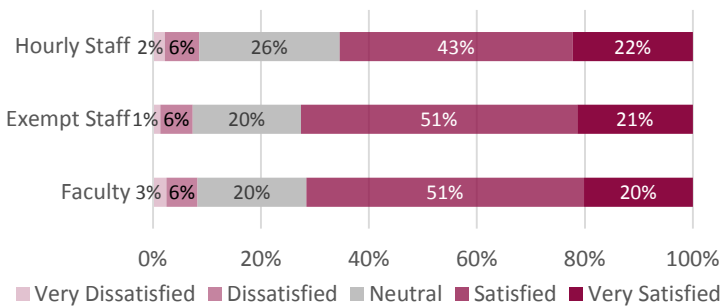


Figure 39: Satisfaction with Dental Provider by Employee Type

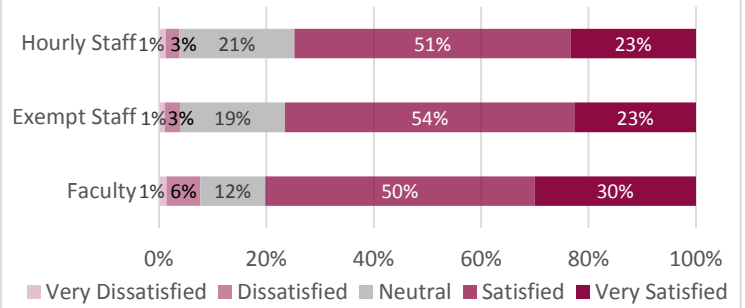


Figure 40: Satisfaction with Dental Benefits by Income

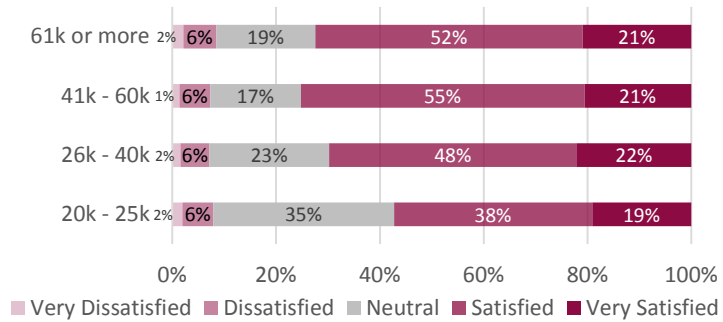


Figure 41: Satisfaction with Dental Provider by Income

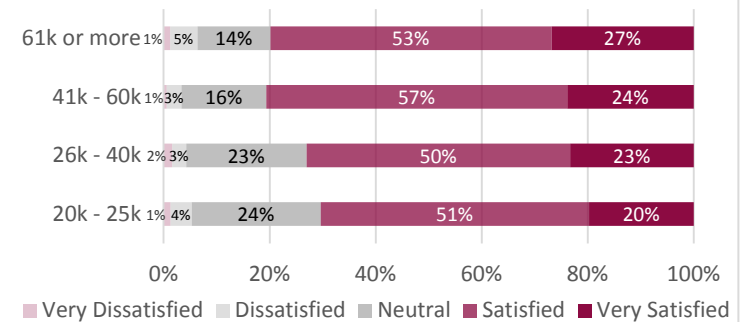


Figure 42: Satisfaction with Dental Benefits by Age

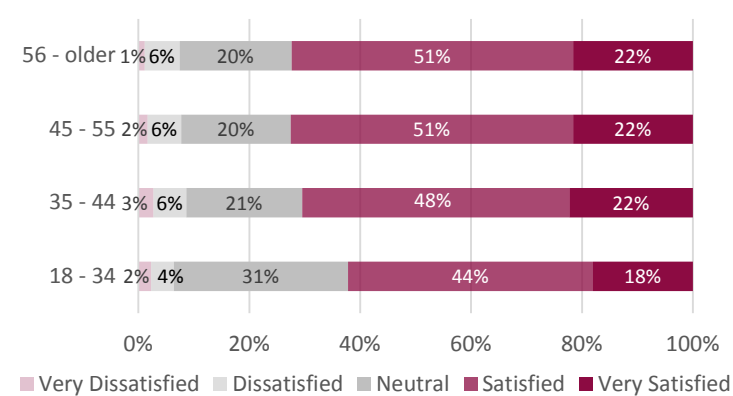
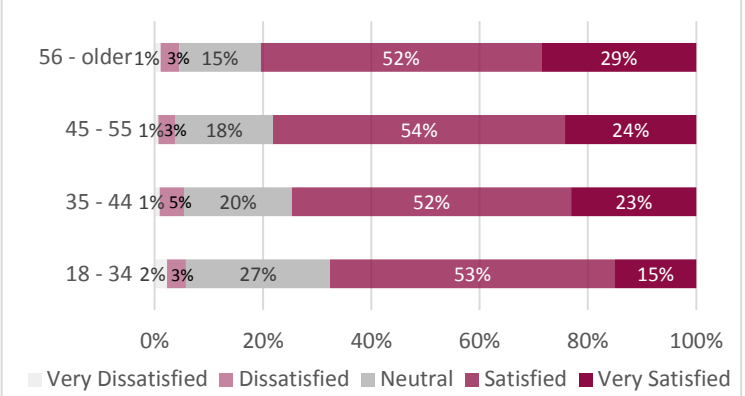


Figure 43: Satisfaction with Dental Provider by Age



New Mexico State University Dental Benefits

Figure 44: Would you rather pay higher premiums or higher co-pays/deductibles for your dental plan?

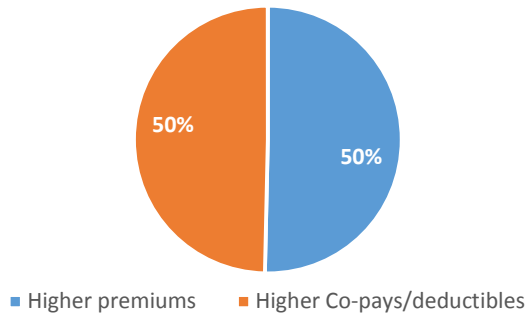


Figure 45: Would you rather have a more comprehensive dental plan or a basic plan?

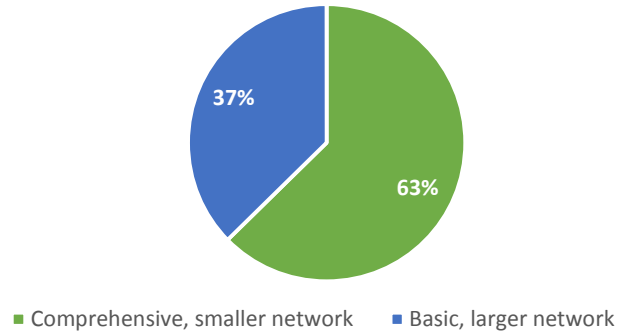


Figure 46: Prefer Higher Premiums or Higher Co-Pays, by Employee Type (Dental)

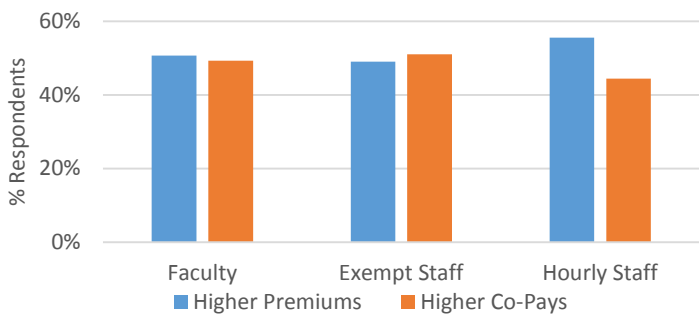


Figure 47: Prefer Comprehensive or Basic Network by Employee Type (Dental)

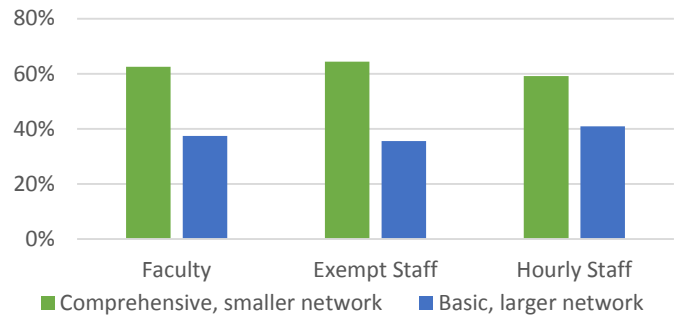


Figure 48: Prefer Higher Premium or Higher Co-Pays by Income Range (Dental)

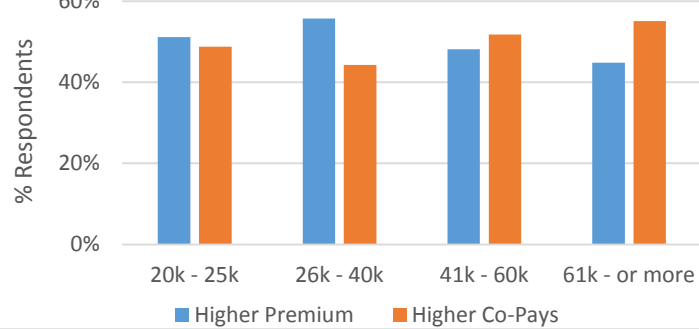


Figure 49: Prefer Comprehensive or Basic Network by Income Range (Dental)

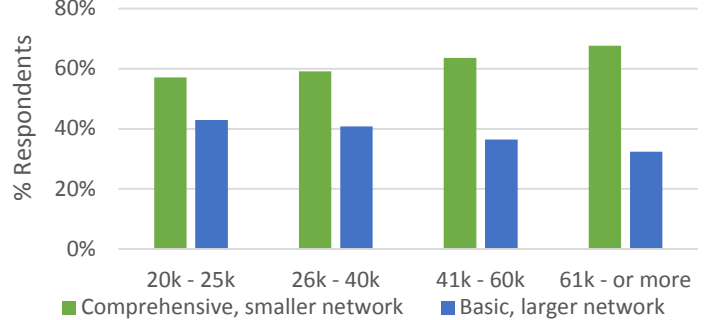


Figure 50: Prefer Higher Premium or Higher Co-Pays, by Age Range (Dental)

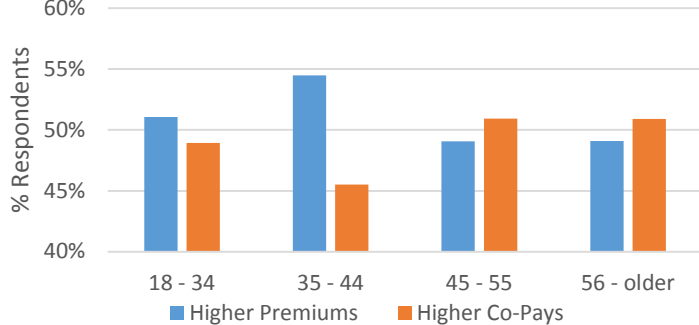
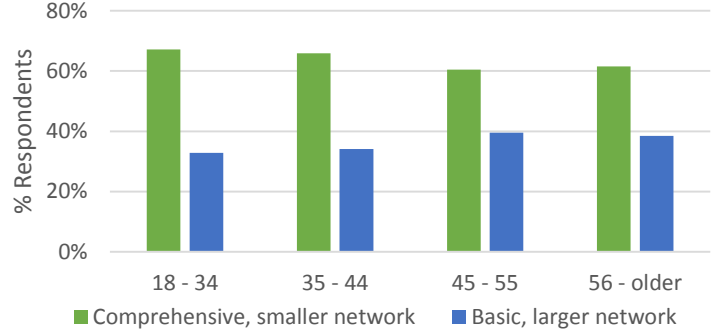


Figure 51: Prefer Comprehensive or Basic Network, by Age Range (Dental)



New Mexico State University Vision Benefits

Figure 52: How satisfied are you with NMSU's vision plan?

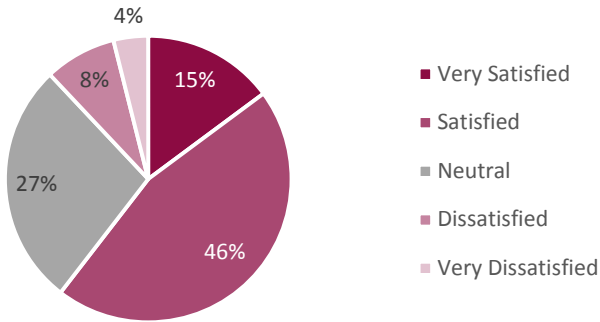


Figure 53: How satisfied are you with NMSU's current network of vision providers in your geographic area?

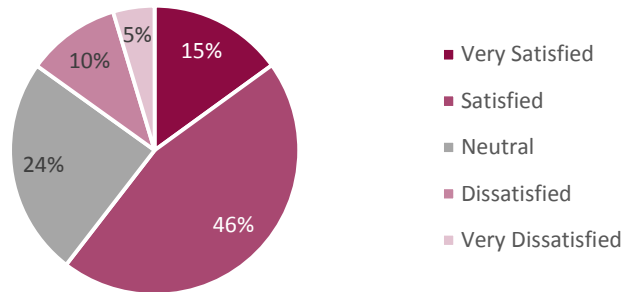


Figure 54: Satisfaction with Vision Benefits by Employee Type

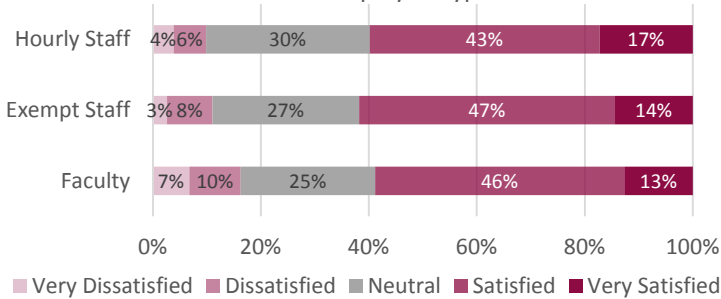


Figure 55: Satisfaction with Vision Provider, by Employee Type

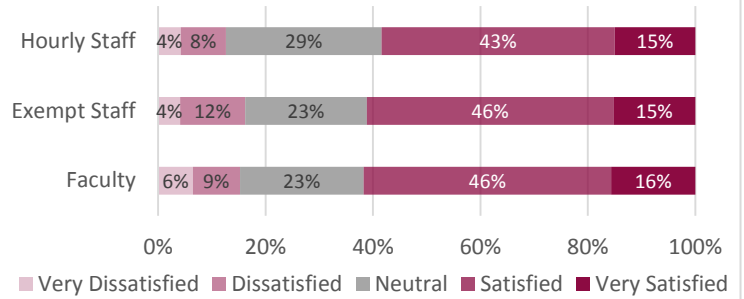


Figure 56: Satisfaction with Vision Benefits, by Income Range

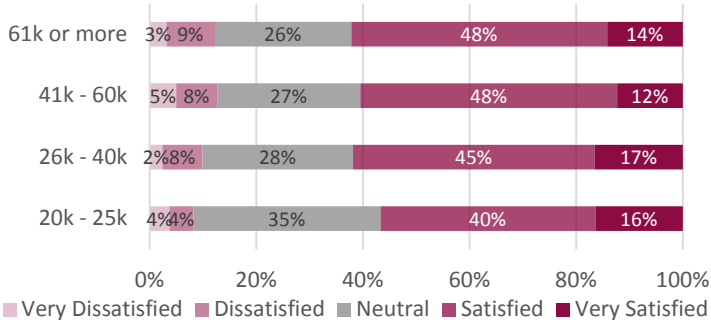


Figure 57: Satisfaction with Vision Provider, by Income Range

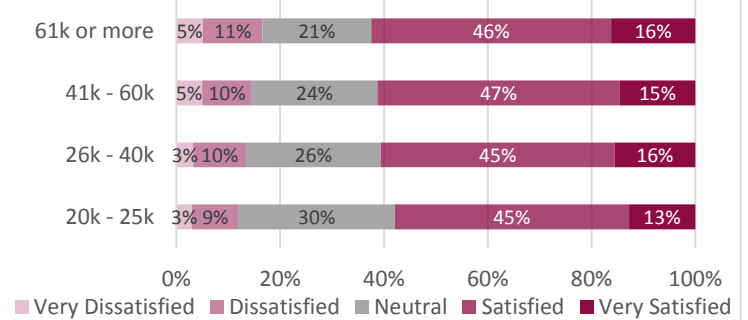


Figure 58: Satisfaction with Vision Benefits, by Age Range

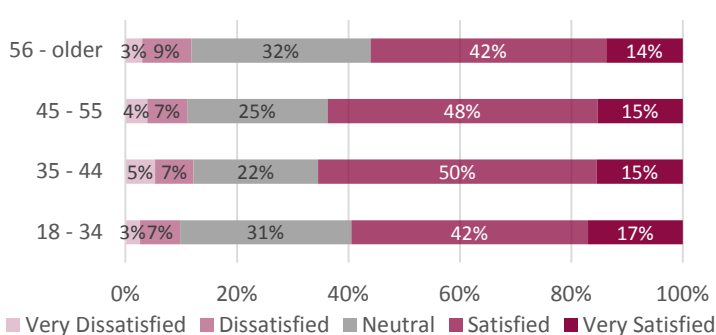
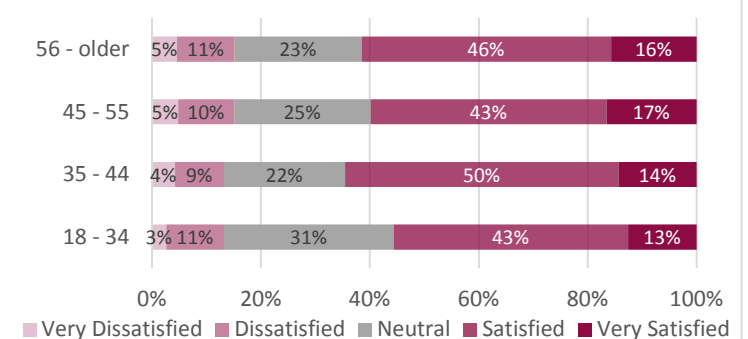
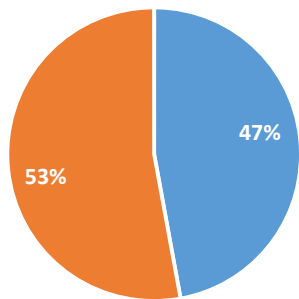


Figure 59: Satisfaction with Vision Provider, by Age Range



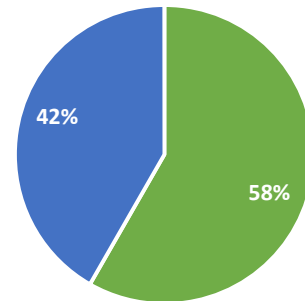
New Mexico State University Vision Benefits

Figure 60: Would you rather have higher premiums or higher co-pays/deductibles?



■ Higher premiums ■ Higher Co-pays/deductibles

Figure 61: Would you rather have a more comprehensive plan or a basic plan?



■ Comprehensive, smaller network ■ Basic, larger network

Figure 62: Prefer Higher Premiums or Higher Co-Pays, by Employee Type (Vision)

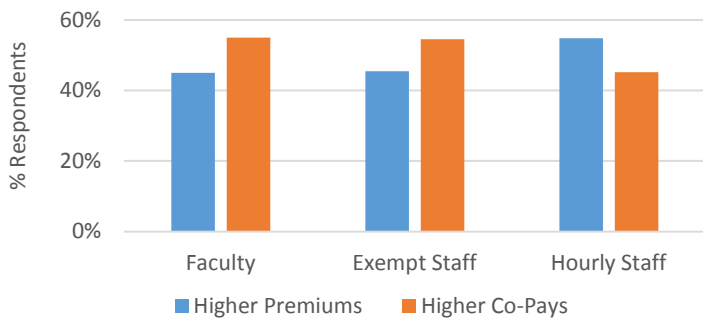


Figure 63: Prefer Comprehensive or Basic Network, by Employee Type (Vision)

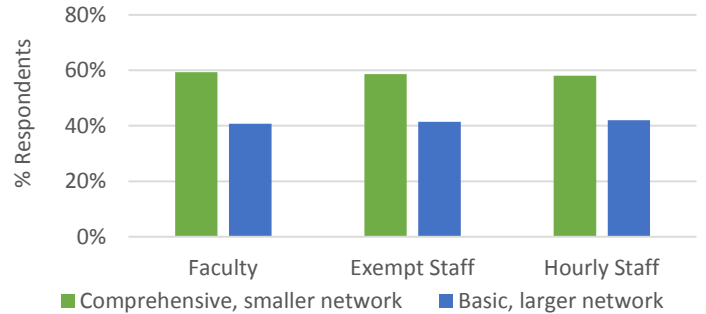


Figure 64: Prefer Higher Premium or Higher Co-Pays, by Income Range (Vision)

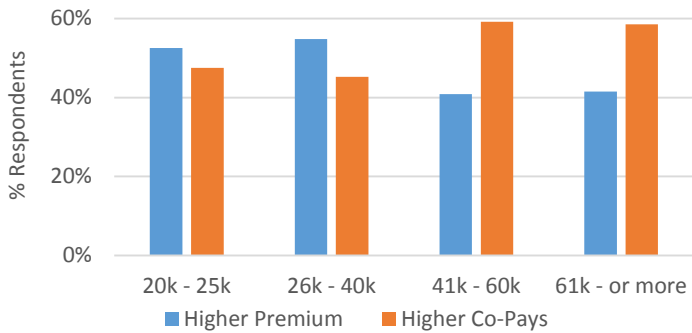


Figure 65: Prefer Comprehensive or Basic Network, by Income Range (Vision)

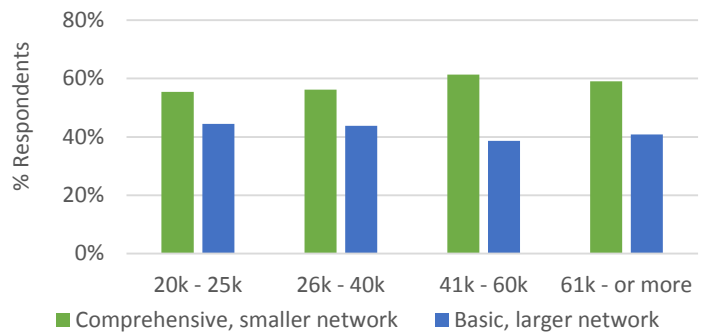


Figure 66: Prefer Higher Premium or Higher Co-Pays, by Age Range (Vision)

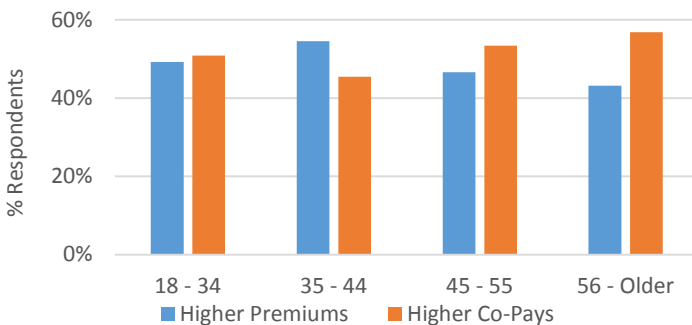
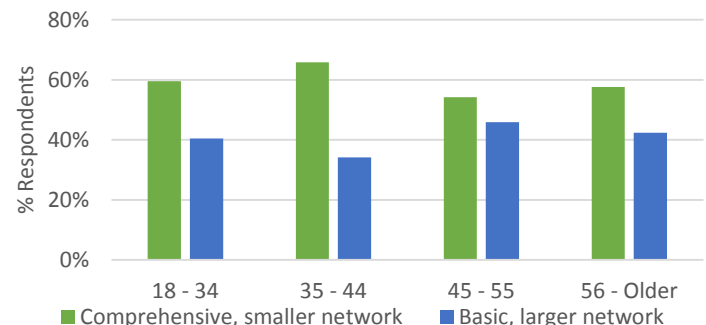


Figure 67: Prefer Comprehensive or Basic Network, by Age Range (Vision)



New Mexico State University - Demographics of Respondents

Table 1: Response Rate for Benefits Survey

Response	Percentage	Count
Took survey	43%	1,568
No response recorded*	57%	2,083
Total	100%	3,651

*Reason unknown, did not respond to survey email

Table 2: Respondent Demographic Statistics

Category	Percentage	Count
Age		
18 - 24	1%	14
25 - 34	13%	187
35 - 44	17%	253
45 - 55	32%	472
56 or older	34%	496
Do not wish to respond	3%	51
Total	100%	1,473
Current base annual salary		
\$20,000 - \$25,999	12%	183
\$26,000 - \$40,999	29%	428
\$41,000 - \$60,999	27%	394
\$61,000 - \$80,999	13%	186
\$81,000 or more	12%	173
Do not wish to respond	7%	110
Total	100%	1,474
Employment type		
Faculty	21%	311
Exempt Staff	49%	720
Hourly Staff	25%	367
Do not wish to respond	5%	71
Total	100%	1,469

**2016 Benefits Survey for Medical, Dental and Vision Plans
New Mexico State University, Spring 2016**

Theme	Count	General Concepts	% of Total
Cost	52	<i>Copay/Premium cost</i> : Issues predominantly centered on increased out-of-pocket expenses at time of service. This was particularly evident when seeking ongoing services, such as physical therapy.	13%
	56	<i>Overall Cost high</i> : Overall cost of insurance too expensive or cost did not match service expectation. This includes the overall cost to insure family members, along with the consideration of considering HDHP/HSA plans to reduce cost.	14%
	24	<i>Equitable Premium</i> : Individuals earning less income paid the same amount in premiums as individual earning much higher wages. This places a larger burden on lower income individuals/families, in terms of the total percent of income dedicated to premiums and co-pays. Many felt premiums should be proportionally distributed based on income and/or family size.	6%
Coverage	31	<i>General Coverage</i> : Basic issues dealing with coverage, including geographical location, doctor or plan not covering a particular service, or any lack of available information.	8%
	10	<i>Dental</i> : Any reference to dental plan. Issues centered on lack of coverage for specific procedures or amount of deductible for covered procedures too expensive.	3%
	24	<i>Happy</i> : Overall satisfaction with benefits, including coverage, cost, and services offered.	6%
	9	<i>Campus Health Center</i> : Comments discussed the convenience of using the CHC or the need to expand services offered through the CHC.	2%
	12	<i>Other types of coverage</i> : Other coverage issues including references to lab work, flex programs, retirement programs physical therapy, mental health, maternity leave, or other general coverage issues.	3%
	10	<i>Prescriptions</i> : Comments focused on the cumbersome process of having to process and receive medication through the mail. The need to have a stable physical address. The lack of covered prescriptions under plan.	3%
	7	<i>Proactive Health Coverage</i> : Participants felt benefits should include paying for gym membership, including Activity Center, or lower premiums for making healthy lifestyle choices.	2%
	9	<i>Spouse Plan</i> : Employees discussed choosing to be on a spouse or domestic partner's health plan due to the high cost of premiums offered through NMSU.	2%
	8	<i>Vision Coverage</i> : Topics included the lack of participating optometrist in the area, difficulty in finding a participating doctor, and the lack of coverage or cost associated with major procedures, such as Lasik surgery.	2%
5	<i>9 Month Faculty</i> : Nine month faculty do not receive the same benefits as full time faculty; therefore, they felt the survey was not application to them or separate questions should have been included in survey.	1%	

**2016 Benefits Survey for Medical, Dental and Vision Plans
New Mexico State University, Spring 2016**

Theme	Count	General Concepts	% of Total
Cost of Living	5	<i>Livable Wage</i> : References to the ability of making a living wage due to pay constraints and/or the cost of insurance premiums.	1%
	33	<i>No raise/Increase in premiums</i> : Employees were concerned with increasing cost of premiums and co-pays, despite the lack of pay increases or cost-of-living increases. Many felt they made less money due to this.	8%
Leave	35	<i>PTO cuts</i> : Comments focused on the reduction of total days off, annually, with the implementation of a PTO program. Many did not want SL/AL changed.	9%
	4	<i>PTO Support</i> : Support for the proposed PTO program.	1%
	5	<i>Sick Leave</i> : Concerns with sick leave policy or reducing days allowed. These comments were separate from mention of concerns with the proposed PTO program.	1%
Survey	22	<i>Concern with Co-pay/premium question</i> : Participants felt the questions dealing with whether they preferred higher premiums or higher co-pays were limited and lacked viable options. For example, many discussed the need for the option of 'not sure' or 'neither.'	6%
	7	<i>General Survey Issues</i> : These include lack of choices in survey, general wording, or preselected options.	2%
Other	31	<i>Miscellaneous</i> : Any topics discussed that did not fit into the above themes. Typically, topics did not focus on benefits or insurance coverage, cost, or service.	8%
Total	399	Total	100%