

**PEBB OPEN ENROLLMENT SURVEY
JUNE-JUNE 2001
METHODOLOGY AND RESULTS**

PROFILE OF SURVEY RESPONDENTS
QUALITY OF OPEN ENROLLMENT MATERIALS
PREFERRED MODES OF RECEIVING INFORMATION
PREFERRED MODES OF ENROLLING FOR BENEFITS
CONCERNS ABOUT THE WWW
KNOWLEDGE OF PROGRAM CHANGES



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INTRODUCTION

As part of a larger effort to better serve the needs of State of Oregon employees, the Public Employees' Benefits Board (PEBB) contracted with the University of Oregon Survey Research Laboratory (OSRL) to conduct research on employees' preferences for open enrollment. Working closely with PEBB representatives, particularly Ingrid Norberg, OSRL planned, pretested, and implemented a telephone survey of 607 randomly selected State employees.

This report summarizes the survey methodology and results. The first section reports the survey methodology, the second section summarizes the substantive survey results, and the conclusion briefly summarizes the study findings.

SURVEY METHODOLOGY

This section describes OSRL's procedures for developing and implementing the telephone survey instrument and sample to conduct this representative survey.

SURVEY INSTRUMENT

The survey instrument resulted from an intensive meeting between PEBB and OSRL representatives, who collaborated to identify key concepts and operationalize them into survey questions. A few questions replicate those asked in previous OSRL surveys of State employees and other representative studies, to provide points of comparison. Most questions, however, were originals.

OSRL staff pretested individual questions for clarity, accuracy, validity, and variability of response. The entire instrument was pretested for flow, comprehensiveness, length, and factors that affect respondents' cooperation and attention. The instrument was then programmed into OSRL's computer-aided telephone interviewing (CATI) system and further pretested.

OSRL obtained human subjects approval from the University of Oregon. PEBB approved the final version of the survey instrument.

The survey's broad goals were to obtain valid and reliable information about State employees' preferences for various modes of receiving benefits information and actually enrolling for benefits. Under that broad umbrella, OSRL designed the survey to target the following specific topics:

1. **Open enrollment benefits information** – how carefully employees read the materials, whether someone else in their household handles benefits decisions, helpfulness and thoroughness of informational materials (two quality indicators), and how materials could be improved.
2. **PEBB informational meetings** – whether employees attend meetings, the meetings' helpfulness and thoroughness in addressing open enrollment and benefits change issues, difficulties attending meetings, and alternative meeting schedules.
3. **PEBB monthly newsletter** – whether employees receive the newsletter, how carefully they read it, and the newsletter's helpfulness.
4. **Preferred modes of receiving open enrollment benefits information** – how much employees would like receiving this information in each of 11 different ways, including the World Wide Web (WWW), video, CD-ROM, group meetings, face-to-face personal meetings, personal telephone calls, telephone interactive voice response (IVR), monthly newsletters, cable television, by PEBB's current delivery system (a paper packet supplemented with group meetings and monthly newsletter articles), or personally selected paper materials from the current packet.
5. **Information delivery modes employees like best** and second best, why they prefer them, whether they would favor a combination of modes, and, if yes, which combination and why they prefer it.
6. **Why some employees do not like PEBB's current information delivery system.**
7. **Preferred modes of enrolling for benefits** – which of eight different modes employees would prefer most and second most to annually enroll, why they prefer them, whether they would favor a combination of modes, and, if yes, which combination and why.
8. **Making mid-year benefits changes** – preferred modes of receiving information for such changes, preferred modes to make the changes, and how recently employees made mid-year benefits changes.
9. **Where employees get information** about benefits when they have questions.
10. **Knowledge** of recent benefits changes and how PEBB makes benefits changes, as well as how much employees care about PEBB's processes for changing benefits.
11. **Background information**, to assess the feasibility of alternative information delivery and enrollment modes, including WWW access at home and at work, concerns about using the WWW for benefits enrollment, computer skill, computer in the home, CD-ROM capability at home, modem speed, and home television with cable and VCR.
12. **Individual information**, to assess points of variability in the survey results, including age, years employed by the State, household size, presence of children in the household, county, educational attainment, and union contract coverage.

Section 2 of the three-ring binder provides a facsimile of the survey instrument, with embedded "topline" frequency results.

SAMPLE

This study employed a random-from-list sampling procedure. PEBB arranged for two population lists of State employees to be provided to OSRL. The Department of Administrative Services (DAS) gave OSRL a list of State employees not in the Oregon University System (OUS), and OUS gave OSRL a list of its employees. Each list contained basic employee information for survey purposes, i.e., names and work telephone numbers. From these two lists, OSRL randomly selected 1,020 cases approximately proportional to the populations (i.e., 16% OUS and 84% non-OUS) and loaded them into the CATI system.

Because data collection began just as OUS completed its academic year, we anticipated that OUS employees could be difficult to locate. To accommodate this, we over-sampled OUS slightly. However, OUS employees did not turn out to be as difficult to reach as we expected, and thus they remain slightly over-represented in the sample, comprising 20% instead of the anticipated 16%, but this is within confidence intervals and does not affect results.

Altogether, OSRL interviewers made 4,397 telephone calls to complete 607 interviews. Among the original 1,020 cases selected, 76 were unusable because the number was wrong, non-working, disconnected, a fax/modem line, or not State employees. We recorded 27 cases “ineligible” because employees were instructed by their supervisors that they could not take part in the study during work hours. Forty-two cases could not be interviewed because the respondent was gone the survey dates, too ill, had no access to a work telephone, or, in one case, the person was deceased.

OSRL interviewers reached answering machines 1,640 times, received busy signals for 298 dial attempts, telephones rang unanswered for 159 dial attempts, subjects were not present for 687 calls, subjects were present but “too busy” 452 times, and 25 times an interview in progress was interrupted and we had to call back to complete it. Partway through the data collection period, as the difficulty reaching respondents became clear, interviewers left scripted messages on answering machines, inviting respondents to email OSRL with good times to complete interviews. Of the 201 messages left, however, fewer than 10% resulted in interviews.

OSRL interviewers put considerable effort into tracking respondents to better telephone numbers. For example, DAS provided a single telephone number for dozens of randomly-selected cases for the Corrections Department, even though those employees work all over Oregon in different divisions and locales. For at least one State employee, whose job is to answer questions for the Oregon Health Plan (OHP), her State-provided telephone number was the OHP’s client information line, which is constantly busy. We were able to locate new telephone numbers in 108 cases, often with the help of sympathetic receptionists and operators.

In addition, OSRL interviewers altered their work hours to attempt to reach respondents. The survey was originally scheduled for weekdays 9:00 a.m. to 5:00 p.m. When it became clear that many State employees arrive at work very early, several interviewers changed their work schedules to accommodate it, often coming in hours before their usual interviewing schedules. We also experimented with calling State-provided telephone numbers on evenings and

weekends, but this proved unfruitful. At the request of a few respondents, some interviews were conducted during the evening at their homes.

With persistence and perseverance, the ultimate survey response rate was high and the refusal rate was low, despite these unusual travails. The net CASRO response rate was 68% and the refusal rate was 2%.¹ Section 4 of the bound final report provides a complete sample and response rates report and illustrates the sample information described above.

Sampling error for a study of this size is moderate to small. Survey sampling errors assist data users in assessing how much confidence to place in a particular survey result. Moderately large random samples, as in this study, reduce sampling error. Survey results with low variability also have less sampling error; e.g., a variable with a 5/95 proportional split has narrower confidence intervals than a variable with a 50/50 proportional split. For this study, the confidence interval is ± 3.9 percentage points on variables with a 50/50 proportional split (at the 95% confidence level). This means analysts can be 95% sure that the true population figure is between 46.1% and 53.9% (i.e., 50% ± 3.9 percentage points). For variables with a 5/95 proportional split, the confidence interval is ± 1.7 , which means analysts can be 95% sure that the true population figure is between 93.3% and 96.7% (i.e., 95% ± 1.7 percentage points). See OSRL's "Sampler" at <http://darkwing.uoregon.edu/~osrl/miscpapers/sampler.html> for detail.

DATA COLLECTION

Interviewer training was conducted on May 30, 2001; see Section 3 for interviewer instructions. However, the survey sample did not arrive until July 7th, so interviewing began Friday, June 8th. Interviewing continued on weekdays until Thursday July 12th when the target sample size was achieved, n=607. On average, over 7.4 telephone dial attempts were required for each completed interview, but up to 35 were made. The interviews averaged 15.4 minutes. All were conducted in English. Only experienced interviewers were employed for this study.

The survey was conducted using OSRL's CATI system, in which sampling, interviewing, and data entry is accomplished interactively and seamlessly. The programmed survey instrument contains all survey questions, interviewer probes for consistency, and pre-coded answer categories. Skip logic is programmed into the system, preventing inappropriate or incorrect questions from being asked.

In administering the survey, trained interviewers use telephone headsets in sound-reduced carrels at computer workstations connected by an NT network. Randomly distributed telephone numbers appear automatically at each workstation and are mated to the pre-programmed survey instrument. Telephone calls are placed with a computer keystroke, preventing dialing errors. As respondents answer questions, interviewers enter the data into the CATI data file. Telephone numbers and names are automatically stripped from the interview data to ensure confidentiality. The CATI system eliminates out-of-range responses and wild codes by

¹ CASRO = Council of American Survey Research Organizations. CASRO response rates, the most rigorous industry standard, are calculated in following manner. Completed interview / (Eligible sample + ((Eligible sample / (Eligible sample + Ineligible sample)) * Sample with unknown status)). Source: Robert M. Groves, *Survey Errors and Survey Costs*, 1989.

validating each response interactively and not allowing inappropriate responses to be entered. Thus, the CATI system eliminates many routine and error-prone coding and data entry tasks and enables OSRL to maintain the highest standards of quality control.

SURVEY RESULTS

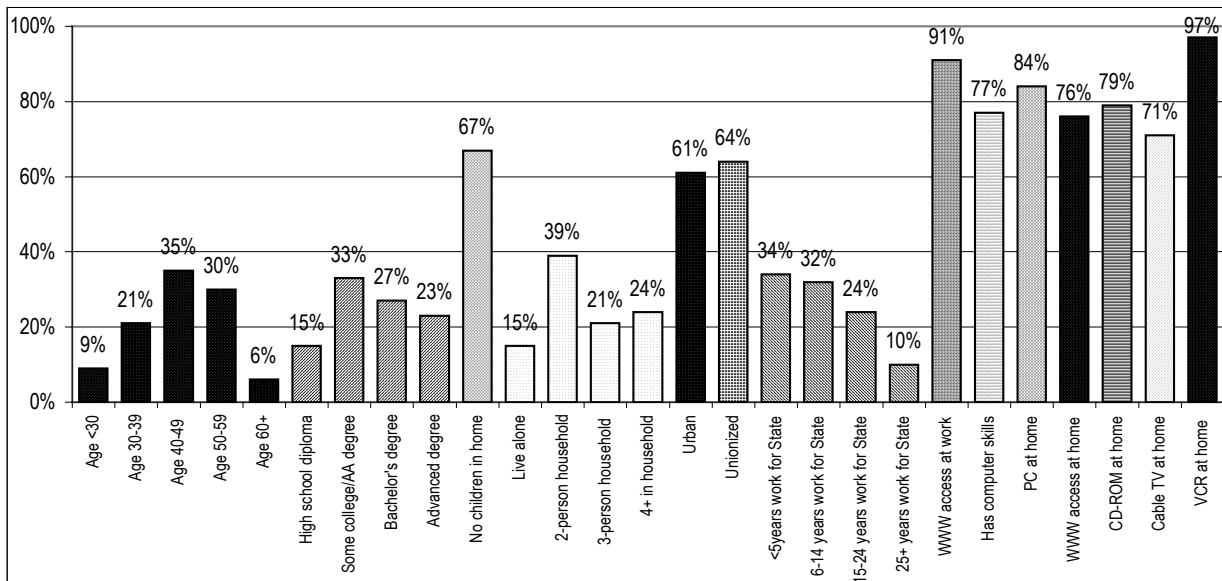
This section presents the survey results, roughly organized around the survey subject areas. To provide a context for the survey results, we first present a demographic and social profile of the survey's respondents (see Figure 1).

PROFILE OF SURVEY RESPONDENTS

Respondents' median age is 46 (the same median age as the Baby Boom generation). Nine percent are less than 30 years old, 21% are ages 30-39, 35% ages 40-49, 30% ages 50-59, and 6% ages 60 and greater. The gender composition of the sample is 44% male and 56% female, and the race composition is 86% white.² State employees' educational achievement is higher than Oregon adults' in general, with 33% having some college or an associate's degree, 27% bachelor's degrees, 23% advanced degrees, and 15% high school diplomas.

Household size and composition provides an indication of the importance of benefits in employees' home lives. Fifteen percent of State employees live alone, 39% with one other person, 21% with two other people, 17% with three others, and 7% live with four or more others. Two-thirds of State employees have no children in the home. Those with children in the home average 1.8 children. Specifically, 49% have one child in the home, 38% two, 7% three, and 6% have four or more children in the home.

Figure 1: Profile of Survey Respondents



² Note: Age, race/ethnicity, and agency data were provided with the sample data and merged with the survey data.

The survey's sample had a very widespread geographic distribution, with respondents living in 31 of Oregon's 36 counties, as well as a few in Clark County, Washington, and other areas of Washington state. OSRL identified 10 counties as "urban," and 61% of the survey's respondents live in those urban counties, which presumably have greater access to medical care and provide other increased options for using employment benefits.

The average survey respondent has worked for the State of Oregon for 11 years, with a median of 10 years, and a range from less than one year to 41 years. Fourteen percent worked for the State two years or less, 20% for three to five years, 15% six to nine years, 17% 10-14 years, 12% 15-19 years, 12% 20-24 years, 8% 25-29 years, and 2% for 30-41 years. Sixty-four percent of survey respondents work in positions covered by a union contract.

The sample represents employees from 55 state agencies, including from 121 individuals in OUS institutions, 54 in Oregon Department of Transportation, 36 in Children and Family Services, 34 in the Department of Corrections, 26 in the Department of Employment, and down to 15 single individuals representing small agencies, such as the Watershed Enhancement Board, Eastern Oregon Psychiatric Center, State Fair and Exposition Center, Student Assistance Commission, Construction Contractor Board, Marine Board, and Medical Examiners Board.

On-the-job Internet and WWW access is available to 91% of survey respondents, and 84% have a personal computer at home. However, just 77% reported that they can "use a computer to create or edit documents or graphics, or to analyze data" (the Oregon Progress Board's standard computer skill question). Another 13% volunteered that they could use a computer "a little" and 10% said they did not know how to use a computer for such tasks.

Of those with home computers, 94% have CD-ROM capability and 91% can connect to the WWW. Another 6% have WWW capability but have never used it. Generalizing to all State employees, 79% have CD-ROM capability and 81% have WWW capability at home, including those who don't use it. Home modems include 81% telephone, 12% cable, and 5% DSL. The majority has 56K telephone modems, but fully 30% do not know their home modem's speed.

Not surprisingly, 99% of State employees have televisions in their home. Of those, 98% have working VCRs and 71% have cable television, including 59% hard-wire cable, 10% wireless cable, and 1% both.

With this portrait of the survey's respondents in mind, we now turn to an analysis of the substantive results.

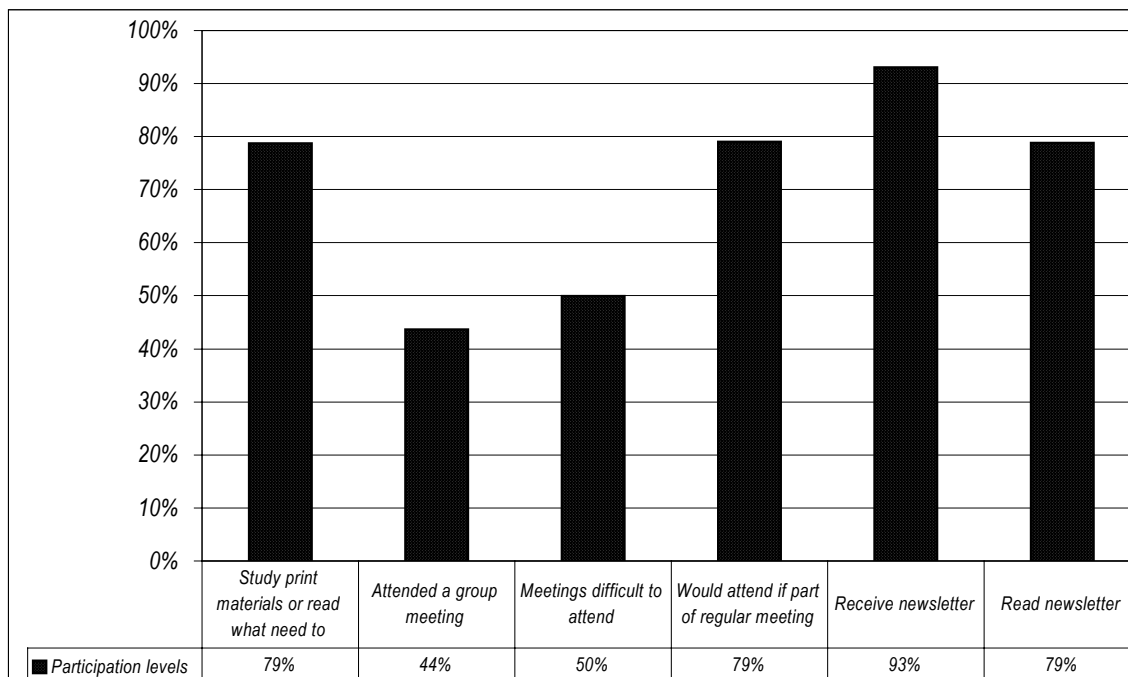
PARTICIPATION RELATED TO OPEN ENROLLMENT MATERIALS

How carefully do State employees participate in learning about open enrollment information? How carefully do they read the paper packet of open enrollment materials that they receive each Fall?³ Just 21% of survey respondents reported that they study the entire open enrollment package. Another 58% said that they read only what they need to read, 17% skim or glance over it, and 4% do not look at it at all (see Figure 2 for summary).

The survey asked the 124 persons who either skim the open enrollment packet or do not read it whether someone else in their household handles open enrollment decisions. Fully 77% of them said “no.” Generalizing back to the population, this result indicates that *16% of all State employees make household benefits decisions without help from a family member and without reading, or skimming, the open enrollment benefits information materials.*

Nineteen percent of those who skim or do not read the open enrollment packet said that a spouse or partner handles benefits decisions (4% of the total sample, just 23 persons). Another five persons volunteered that they decide jointly with their spouse, partner, or other family member (e.g., a mother or a son). Even though a spouse or partner handles benefits decisions, 69% of this small group reports being involved in their household’s benefits decisions: 41% “a great deal” and 28% “some.”

Figure 2: Use of Print Materials, Meetings, and Newsletter



³ Those who worked for the State less than one year were skipped past questions concerning receipt of open enrollment materials. The instrument assumed that they had not yet received PEBB’s Fall mail-out packet of open enrollment benefits materials or had received it only once, and thus lacked the requisite experience to answer survey questions about the packet. The instrument also assumed that recent hires had not yet had a chance to attend regular benefits meetings, but that they could have received PEBB’s monthly newsletter.

QUALITY OF PRINTED OPEN ENROLLMENT MATERIALS

Next, the survey asked those respondents who read the printed open enrollment materials about the package's helpfulness and thoroughness – two indicators of quality. Figure 3 illustrates these results. (Note: Only State employees who read the materials and who worked for the State for one year or more were asked these questions, for n=555).

Respondents reported nearly unanimously that open enrollment materials are helpful and thorough. Fully 59% said the package is “very helpful” and 37% said “somewhat helpful.” Interviewers asked the 17 persons who said “not helpful” what PEBB could do to make the open enrollment materials more helpful to them. Most answered with variations of “simplify.” (See page 2 of “Narrative Answers to Open-ended Questions” in Section 7 of the bound report.)

Fully 61% said that open enrollment materials are “very thorough” and 33% said “somewhat thorough.” But 2% volunteered “too thorough.” Another 2% said the materials were “not thorough” and 1% volunteered “it varies.”

QUALITY OF OPEN ENROLLMENT MEETINGS AND ABILITY TO ATTEND

Printed open enrollment materials are just one facet of PEBB's information delivery system. PEBB supplements the printed package with group meetings and with updates in its monthly newsletter.

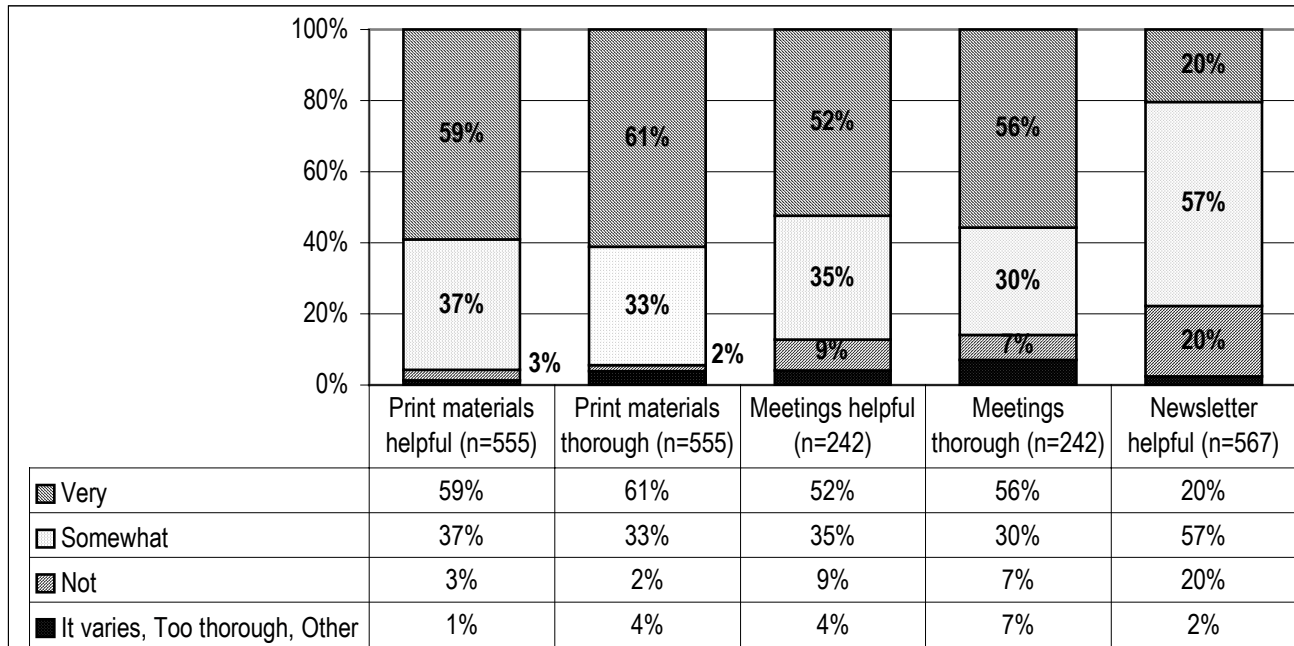
Forty-four percent of survey respondents reported “ever” attending one of PEBB's informational meetings about open enrollment or about changes in benefits. Almost all these 242 persons found the meetings helpful: 52% “very helpful” and 35% “somewhat helpful.” Several respondents mentioned in the narrative open-ended answers to questions that one reason they value these meetings is that their colleagues and coworkers raise questions that they never would have thought about on their own. Just 9% of respondents found the meetings “not helpful” and 2 people volunteered that the meetings' helpfulness varied.

Regarding thoroughness of benefits information presented at meetings, again a large majority voiced positive opinions, with 56% saying it was “very thorough” and 30% “somewhat thorough.” Just 7% reported the meetings to be “not thorough” and 2 persons volunteered that meetings' thoroughness varied.

The survey also inquired about how difficult State employees find attending a one-hour open enrollment meeting. The modal answer, at 42% of all respondents, was “not difficult. But 26% said such a meeting would be “somewhat difficult” and 23% said “very difficult.” Another 7% volunteered that “it depends.” The survey did not ask whether attendance difficulties were due to geographic remoteness, busy-ness on the job, family care, or other factors.

When asked if they would be more likely to attend an open enrollment information meeting if it was part of a regularly-scheduled meeting at their work site during work hours, 79% said “yes.” Another 5% volunteered that “it depends.”

Figure 3: Quality of Printed Materials, Meetings, and Newsletter



QUALITY OF NEWSLETTER

Ninety-three percent of State employees receive PEBB’s monthly newsletter and an additional 1% volunteered that they receive it “sometimes.” Of those who receive it, 79% read it. However, most employees just skim or glance over the newsletter.

Of the 521 survey respondents who both receive PEBB’s monthly newsletter and read it, 23% study every issue, 30% read only what they need to, and 45% just skim or glance over it. Generalizing back to all State employees (i.e., including those who neither receive nor read it), just one-fifth study every issue (20%), 26% read only what they need to, 39% skim or glance over it, and 1% volunteered that “it varies.”

A majority of employees who read PEBB’s monthly newsletter find it “somewhat helpful,” 57%, but 20% believe it is “not helpful” and 20% find it “very helpful.” An additional 2% volunteered either that “it varies” or that they did not know. The telephone survey instrument did not ask about the newsletter’s thoroughness.

PREFERRED MODES TO RECEIVE BENEFITS INFORMATION DURING OPEN ENROLLMENT

The next series of questions concerned State employees’ opinions about how they would like to receive benefits information during open enrollment. The survey’s transition to this question group began “PEBB is considering different ways of delivering information about benefits during open enrollment. I am going to read a list of these different modes of receiving information about benefits, during open enrollment. For each one, I need you to tell me if you would like it a great deal, some, or not at all.”

Interviewers asked respondents about 11 different modes of getting benefits information, including personal meetings, group meetings, monthly newsletters, the World Wide Web (WWW), personal phone calls, CD-ROM, video, telephone interactive voice response, cable TV, the current mode (a paper packet, supplemented with group meetings and articles in its monthly newsletter), and personally-selected printed materials. Figure 4 illustrates the results.

State employees clearly value the current mode by which they receive open-enrollment benefits information, i.e., a thick paper packet, supplemented with group meetings and articles in PEBB’s monthly newsletter. Over 95% like it, specifically 54% like it “a great deal” and 42% like it “some.”

Three percent do not like “at all” the current mode of receiving benefits information. They were asked what they do not like about it. Most of their open-ended responses concerned “too much information” that it is “too complicated” and “difficult to figure out,” and feeling “annoyed” and “overwhelmed” by it all. In the same breath, one respondent felt “I don’t ... get all the information I really need.” They seemed to feel that PEBB’s open enrollment information was too rich in breadth and too weak in depth for their specific needs (see page 3 of “Narrative Answers to Open-ended Questions”).

In a second tier, respondents felt favorably to getting open enrollment information from selected print materials, personal meetings, group meetings, the WWW, and personal telephone calls, with 53% to 85% combined saying they like it a “great deal” and “some.” They clearly do not like the prospect of getting open enrollment materials on CD-ROM, video, telephone interactive voice response, or cable TV, with 55% to 76% saying they would like it “not at all.”

Figure 4: How Much State Employees Like Each Mode of Delivering Open Enrollment Benefits Information (n=607)

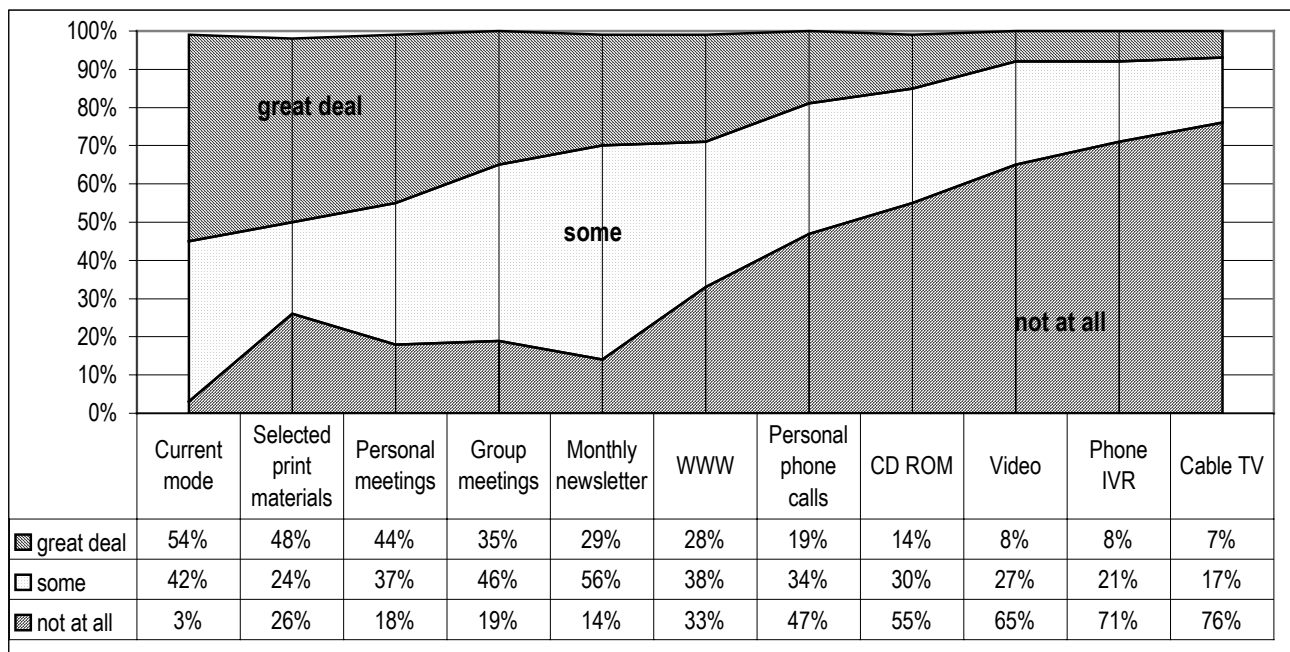


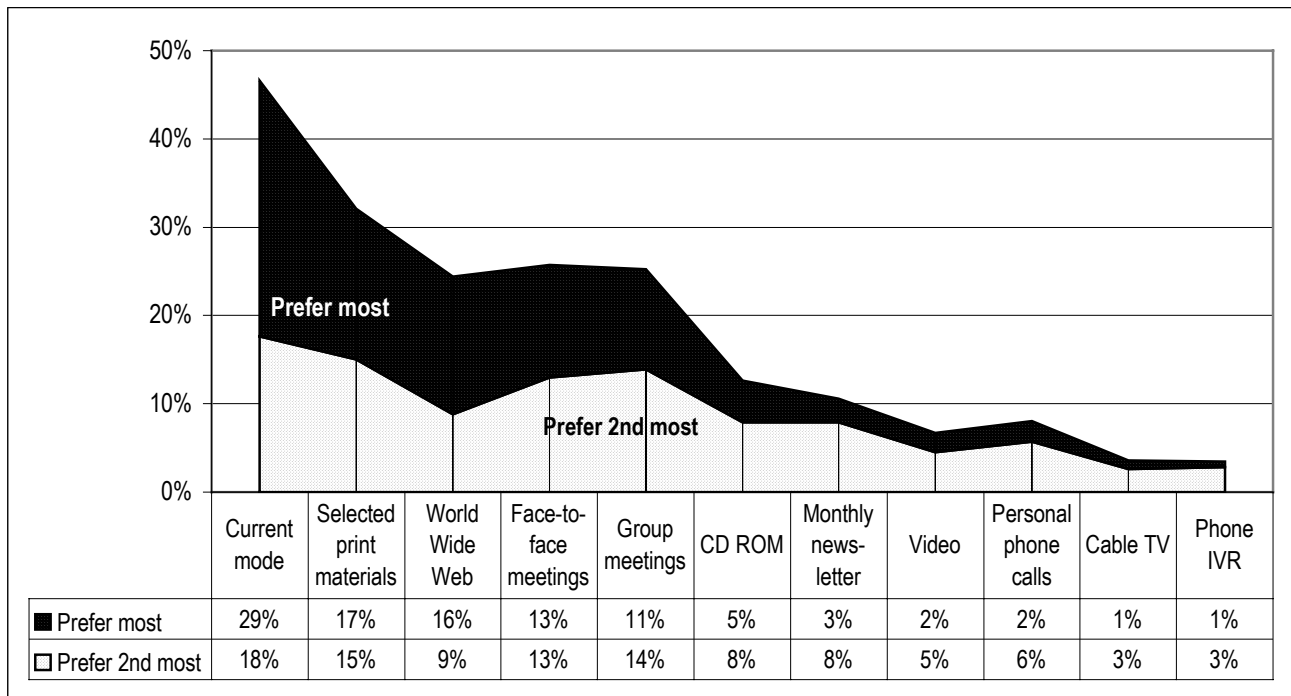
Figure 5 shows respondents' answers to the following: "In the previous questions you said you like the following modes of receiving benefits information during open enrollment 'a great deal.' Which *one* of those would you prefer most?" This question was asked only of those 495 respondents who answered "a great deal" to more than one question in the preceding series.

When forced to choose just one, one quarter of State employees favor the current mode. Current mode is followed by personally selected print materials, personal meetings, the WWW, and group meetings at 13% to 17% each. All others are preferred by small minorities of respondents, ranging from 6% for CD-ROMS to less than 1% for telephone IVR.

The 254 respondents who said they liked three or more modes of delivering benefits information were asked to choose a second-most favored mode, also illustrated in Figure 5. The pattern of results is quite similar to most-preferred mode, but the WWW emerges slightly more strongly as a back-up mode.

The survey invited respondents to tell why they prefer their most-preferred mode, in their own words. These detailed answers are provided separately in pages 4-16 of the "Narrative Answers to Open-ended Questions." In order to save money, these answers are not coded or cross-tabulated with respondents' preferences, but even a cursory reading provides rich details about State employees' reasons for their preferences in their own words. Importantly, these narrative answers also reveal vast differentials in employees' ability to use the WWW and computers.

Figure 5: Most Preferred and Second Most Preferred Mode of Receiving Open Enrollment Benefits Information



Seventy-eight percent of respondents said they would prefer to have a combination of modes of receiving benefits. In another open-ended follow-up question, they described the combinations that they prefer and why; see pages 17-31 of the “Narrative Answers to Open-ended Questions.” Again, these were not coded, to save money, but the richly textured answers in respondents’ own words is sometimes more valuable.

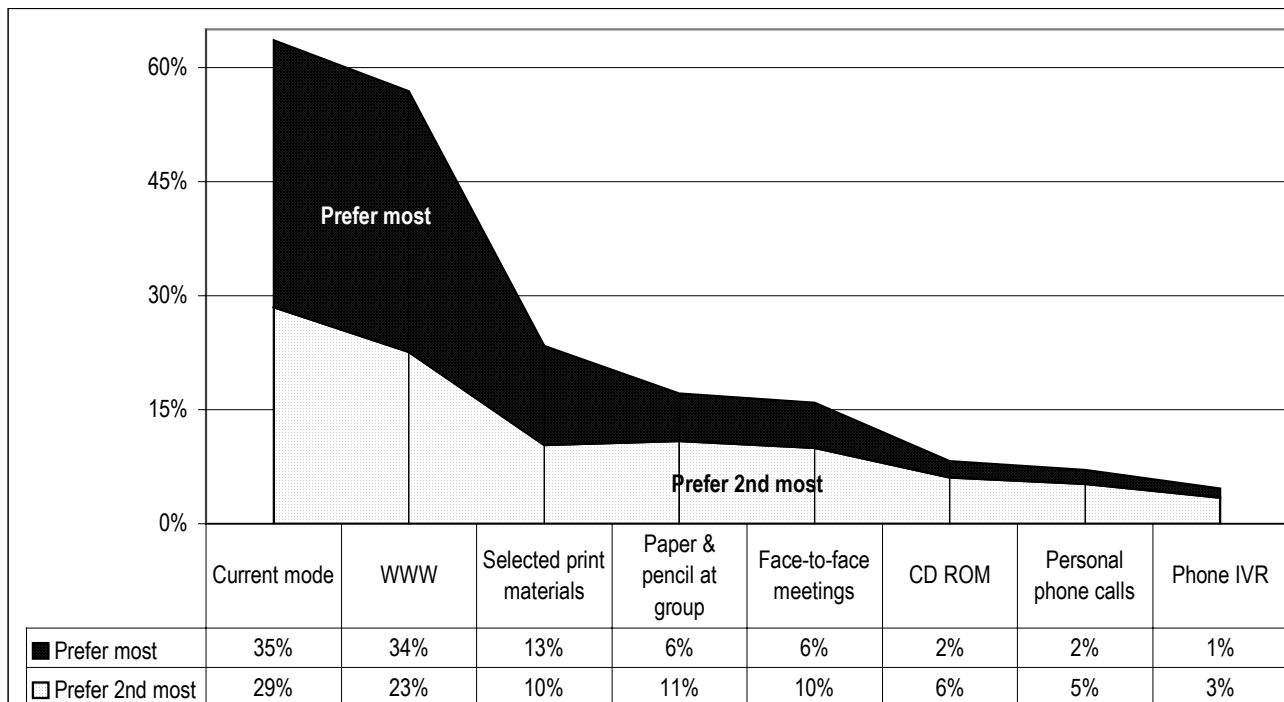
PREFERRED MODES TO ACTUALLY ENROLL FOR BENEFITS DURING OPEN ENROLLMENT

After State employees receive benefits information, they decide which benefits they prefer and then fill out the paperwork to enroll in their selections. The survey told respondents that “PEBB is considering different ways for State employees to enroll in benefits. Thinking about the list of modes we just went through, which one would you prefer most for benefits enrollment?” Figure 6 illustrates their answers.

A plurality of State employees preferred the current paper and pencil mode of enrolling for benefits for both their first choice (35%) and second choice (29%). The WWW was a close runner-up, however, at 34% and 23%, respectively. The other options provided did not even come close as alternatives. Telephone interactive voice response (IVR), however, appears to be soundly detested. In pages 32-46 of the “Narratives...” respondents explain why they prefer the enrollment modes they chose.

Importantly, 70% of respondents indicated a desire to see a combination of modes to enroll. Readers may examine these combinations in the “Narratives ...” pages 48-59.

Figure 6: Most Preferred and Second Most Preferred Mode of Enrolling for Benefits



PREFERRED MODES FOR MAKING BENEFITS CHANGES DURING THE YEAR

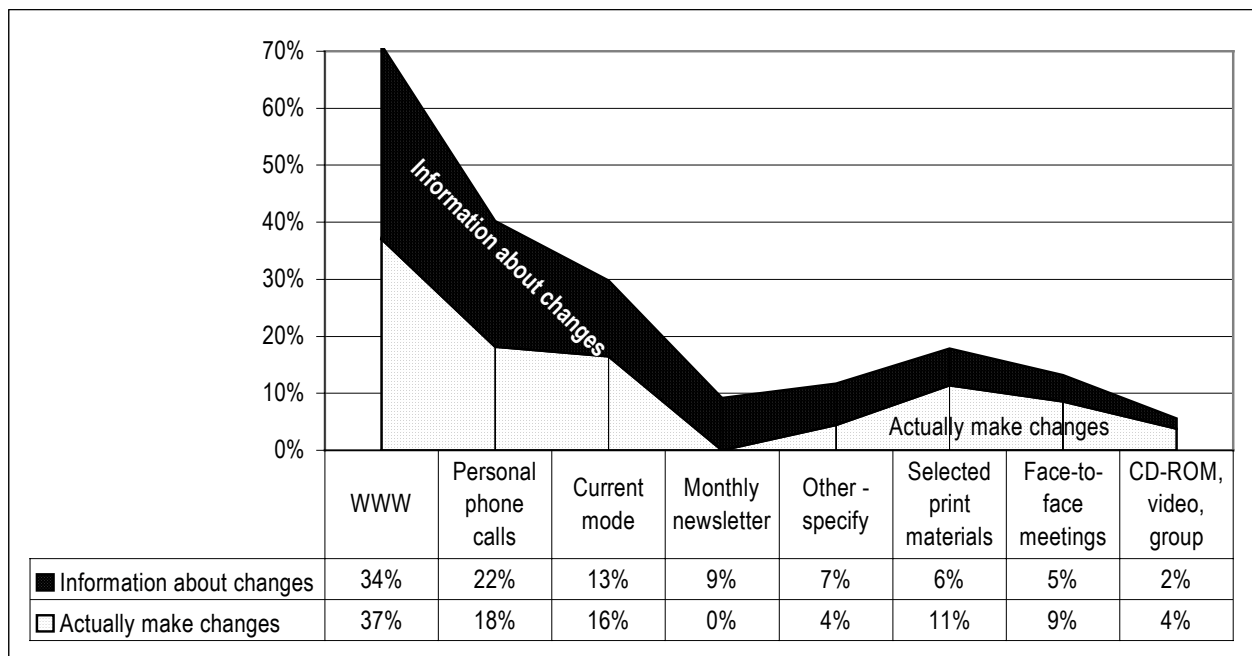
Sometimes employees need to make changes in their benefits packages mid-year because of changes in family status, due to birth, death, marriage, divorce, and the like. To do so, they must get information and then actually make the benefits changes. Interestingly, respondents' preferred modes of both getting information about such mid-year changes and actually making the changes differ markedly from their preceding stated preferences, with the WWW as first choice (see Figure 7).

About one-third, 34%, prefer to get information about making changes from the WWW, followed by a personal telephone call at 22%, and a paper packet at 13%. For actually making the changes, 37% prefer the WWW, followed by a personal telephone call at 18% and a paper packet at 16%. No other mode came close to these.

The survey asked respondents when they had last made a mid-year change to their benefits, and 29% said that they never had needed to do so. Twenty-one percent had made changes within the past year, 19% had made benefits changes 2-4 years ago, 16% 5-9 years ago, 11% 10-19 years ago, and 2% 20 or more years ago. The median was three years.

When asked where they go when they have questions or need information about State employee benefits, respondents answered in a narrative, open-ended format. A quick scan of their answers indicates that they typically call or talk directly with their agency's Human Resources Department, to an office manager or supervisor, or they call PEBB directly; see pages 62-74 of the "Narratives...". Open-ended coding is required to determine the exact percentages of each.

Figure 7: Benefits Changes: Preferred Modes of Receiving Change Information and Actually Making Changes



WHERE PUBLIC EMPLOYEES PREFER TO RECEIVE BENEFITS INFORMATION AND COMPLETE FORMS

Two-thirds of State employees prefer to receive their open enrollment benefits information at work (66%). Just 25% said “at home,” 4% did not know, and 5% volunteered that “it doesn’t matter.” (For the latter, see page 75 of the “Narratives...”)

Most respondents prefer to complete the benefits information forms at home, 58%, but 34% prefer to complete them at work, during work hours. Two percent said they did not know. About 5% volunteered “both,” “a combination,” or that it is important to them to have the choice between home and workplace.

CONCERNS ABOUT BENEFITS ENROLLMENT ON THE WWW

Since the WWW was such a dominant feature of this survey, especially in determining respondents’ interest and willingness to consider the WWW as an alternative to receiving information and enrolling for benefits, it was essential to consider respondents’ concerns about using the WWW. Asked if they “have any concerns about enrolling for benefits on the Internet or World Wide Web,” only 39% answered affirmatively.

The survey further asked persons with WWW fears “What are your concerns?” and interviewers were instructed to probe for detailed answers. Not surprisingly, many answers concerned security and confidentiality of personal information. However, significant numbers of answers also indicated that respondents do not have the WWW at home and that they do not know how to use it. Again, open-ended coding would be required to come up with precise counts. (See pages 76-81 of the “Narratives...”)

KNOWLEDGE OF PROGRAM CHANGES; CARE ABOUT PROGRAM CHANGES

The survey concluded with a group of knowledge questions to assess Oregon public employees’ awareness of certain new benefits options PEBB provides. Fully 89% reported hearing about the long-term care insurance PEBB offers. But only 39% were aware of the three-tier prescription medicine plan.

Respondents’ self-rating of their understanding of PEBB’s processes for changing employees’ benefits plans was low, with over two-thirds indicating “poor” or fair.” Specifically, 3% said their understanding of these processes is “excellent,” 29% “good,” 37% “fair,” and 31% “poor.”

Their low self-assessment of knowledge, however, is not apparently due to a lack of care. When asked “How much do you care about the processes by which PEBB makes changes to State employees’ benefits plans,” 43% said that they care “a lot,” 40% care “some,” 11% care “a little,” and just 6% care “not at all.”

CONCLUSIONS

This survey's results indicate that public employees are rather widely split in their attentiveness to PEBB's open enrollment benefits information, even though they assess the quality of the materials highly. Public employees underscore their lack of attentiveness in low self-ratings of their knowledge of the processes PEBB undergoes to adapt to changes in the benefits environment while maintaining and improving benefits packages.

The results also show that public employees are rather widely split in how they would like benefits information delivered and how they would like to actually enroll for benefits. While the desire to simplify delivery and enrollment appears widespread, many employees appear comfortable with the current multi-path mode of delivery via paper packets supplemented with newsletters and group meetings.

The idea of simplifying by using the WWW or other computer-related, non-paper means appears to divide employees deeply. A close examination of the banner tables shows few distinct patterns to explain that divide, such as age, education level, or urban/rural residence.

The key dividing factors that appear to explain the differences are computer skills and home computer ownership. Employees with computer skills and home computers are much more likely to prefer the WWW, CD-ROM, and video, while non-owners prefer personal contact, whether by telephone or in meetings. Even employees who know computers, however, show some preferences for personal telephone calls and contacts.

Only in questions about mid-year changes did public employees show some general amenability to the WWW as an information source and a way to make changes. This may suggest a general willingness to move in the direction of computer resources for benefits. Importantly, those who voice most support for computer-related benefits information and enrollment also expressed disproportionately lower concerns about the WWW.

This survey is unusual in its extensive use of open-ended question formats. Respondents' answers to these provide a richly detailed source of explanations for their choices. Short analytical reports, such as this, cannot do justice to those supplementary data. We urge readers to examine that part of the report carefully.