

Attachment – Additional Questions for the Record

The Honorable Time Murphy

1. **How many employees do you have?**
 - a. Hobby Works has 50 employees.
2. **What kind of insurance do you currently offer? Will that insurance be available for your employees in 2014?**
 - a. We currently offer three plans through CareFirst:
 - i. BLUE CHOICE \$30/40, \$1,000 IP Copay RX: \$100 Ded. \$15/25/50
 - ii. CAREFIRST BLUE CHOICE HSA \$1,200 Ded., \$20/\$30 Copay, \$250 IP Copay RX: Combined Ded. with Medical \$0/25/45
 - iii. CAREFIRST HMO HSA CORE \$2,700 Ded. \$30 Copay \$1,000 IP Copay 100% RX: Combined Ded. with Medical 75%"
3. **What percentage of that insurance do you cover the cost for? Do you cover the whole family?**
 - a. We offer a flat \$ contribution for Single and Family, so the percentage varies slightly. As costs have risen our contribution percentage has declined (from nearly 100%) over time. Currently the contribution is about 36%.
 - b. I am not sure I understand exactly what you mean by the “Do you cover the whole family?” question. We do offer Spouse, Child, and Family coverages. Family plans have a higher \$ contribution from the company to help offset the significantly higher plan cost.
4. **What is the average salary/wage of your employees?**
 - a. Managers average \$44,019/yr in base salary, **not including** the company’s contribution to health insurance.
 - b. Hourly rates vary from \$7.25/hr to \$14.00/hr. The weighted average for hourly Associates is \$9.18/hr, **not including** the company’s contribution to health insurance.
5. **You wrote in your testimony that 96 percent of businesses have fewer than 50 employees, and of those over 96 percent already offer insurance. What is the source of this data?**
 - a. There are several sources for this data, I used data available from the White House, the SBA and Kaiser Foundation. Here are some links to on-line sources for that information:
 - i. http://www.whitehouse.gov/files/documents/health_reform_for_small_businesses.pdf
 - ii. http://archive.sba.gov/advo/research/us88_07.pdf

6. Do you have plans to expand above 50 employees?

- a. Yes. We plan to open two additional locations in the next 18 months, which would put us well over 50 employees.

**7. How many of your employees currently purchase the insurance you offer?
How many do not purchase it?**

- a. Ten (10) eligible Associates purchase the insurance we offer, two (2) do not.