

# Health insurance: big problem for small businesses

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By Mary Richards



SALT LAKE CITY -- A new survey finds that health insurance is one of the biggest problems facing Utah small-business owners.

They gathered at Caputo's Market and Deli at 300 West and 300 South in Salt Lake City to talk about [the survey results](#). Only 40 percent of the 300 small businesses surveyed offer health insurance.

Tony Caputo has 30 employees but cannot afford coverage. "I wish I could, but I can't," he said.

Caputo thinks the government should be in charge. "If you want things, you have to pay for them," he said.

The survey didn't go so far. Sixty-seven percent support a shared responsibility among government, businesses, individuals and the healthcare industry.

Most say healthcare reform will get the economy back on track.

Key findings of the Utah study include:

- The number one concern for Utah small businesses in healthcare reform is controlling costs, followed by having coverage that is guaranteed and covers everybody.
- 88% of Utah small businesses not offering health insurance say they can't afford to, while 79% of those who do offer it say they are really struggling to do so.
- 80% of small businesses support establishing a health insurance pool to create a marketplace where small businesses and individuals choose their coverage. Only 12% oppose this proposal.
- 79% of small businesses want to eliminate preexisting condition rules, and 74% see these rules as a barrier to starting a business.
- 77% support a proposal to establish a minimum standard of coverage for health insurance benefit packages in order to facilitate comparison shopping in the marketplace, ensure access to medical care, and protect people from financial risk.
- 69% prefer having the choice of a private or public health insurance plan, with 20% preferring private only and 7% preferring only a public health insurance plan.
- 67% say it is important for individuals, employers, insurers, the government and healthcare providers to share the responsibility for making healthcare more affordable.
- 64% say healthcare reform is important to getting the economy back on track.
- 57% say their company has a responsibility to provide health coverage for its employees.
- 46% believe that businesses that don't offer health insurance should be required to pay something to cover their employees, although 40% say no contribution should be required. Of those who agree a contribution should be required, more than half believe it should be less than 5% of payroll.

The research was conducted by Lake Research Partners in early June through a random telephone survey of 300 small businesses in Utah. To read the report [click here](#).

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