



Report

Utah Small Business Healthcare Survey

July 7, 2009

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Utah Small Business Owners' Perspectives on Healthcare Reform

Executive Summary

Small Business Majority is a leading national small business advocacy organization focused on healthcare reform. The organization conducts original scientific research exploring the experiences and opinions of small business owners about healthcare reform throughout the nation, and projects this voice to policymakers through a network of small business spokespeople.

Small Business Majority's first national online survey, conducted in 2006, showed that the cost of healthcare was the top concern of small business—above taxes, energy and other issues. Follow-up polls by the organization carried out in 2007 and 2008 in California, New York, Ohio and New Mexico have echoed the key findings from this report, as have recent surveys done by the Robert Wood Johnson Foundation (nationwide, Colorado, Kansas), AARP (Washington state, Vermont), the Universal Healthcare Foundation of Connecticut, and The Access Project (Great Plains states and California, focused on farmers and ranchers). Surveys that Small Business Majority just completed in 13 additional states in the West, Midwest, South and Northeast bear out these findings as well. Collectively, these surveys reflect a deep concern on the part of small business owners about healthcare issues and a willingness to consider a range of alternative approaches to crafting a solution to the problem.

The survey found that healthcare costs continue to be a major problem for small business owners. Utah entrepreneurs also believe that to make healthcare more affordable, it is important for individuals, employers, insurers, government and healthcare providers to share the responsibility of financing the system.

Key Findings

Utah's small business owners overwhelmingly indicate that affordability is the barrier to providing health insurance. Where they do offer coverage, cost creates a significant struggle to continue to afford it, yet they feel a responsibility to provide coverage. They view lack of access to high-quality, affordable health insurance as a significant barrier to entrepreneurship, see reform as necessary and important to getting the economy back on track, and see themselves as part of the solution, working together with the federal government, insurers and providers. They want the state and federal government to be partners in reform, with the federal government establishing standards and with flexibility for states to innovate.

- 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.

Utah's small business owners are concerned about the cost of health coverage. They believe healthcare reform is necessary and are willing to participate as part of the solution. However, access to affordable health insurance coverage is currently a problem for most of them. A majority believe that in order to make healthcare more affordable, it is important to share the responsibility for financing among government, individuals, insurers, providers and employers. Small business owners support a variety of reform approaches that could involve government action, and they want the federal and state governments to work together. They support eliminating preexisting health status in the provision of insurance, creating a large insurance exchange, and establishing a minimum standard for coverage.

For more information, visit www.smallbusinessmajority.com

Methodology

Lake Research Partners designed and administered this survey on behalf of Small Business Majority.

Between June 2 and June 5, 2009, professional interviewers conducted telephone interviews with a total of 300 small business owners in Utah. For the purposes of this research, a small business is defined as having up to 100 employees, including sole proprietors. The interviews lasted an average of 9 minutes.

Researchers used a random sample of phone numbers obtained from InfoUSA, a leading commercial vendor that provides a constantly updated comprehensive database of all businesses in the US. Respondents were screened to include only those directly involved in determining their company's healthcare benefits and to exclude employers with more than 100 employees and those who didn't know whether their company pays for health insurance benefits for its employees.

Percentages may not always add up to 100%, due to rounding or because a question allowed for multiple answers.

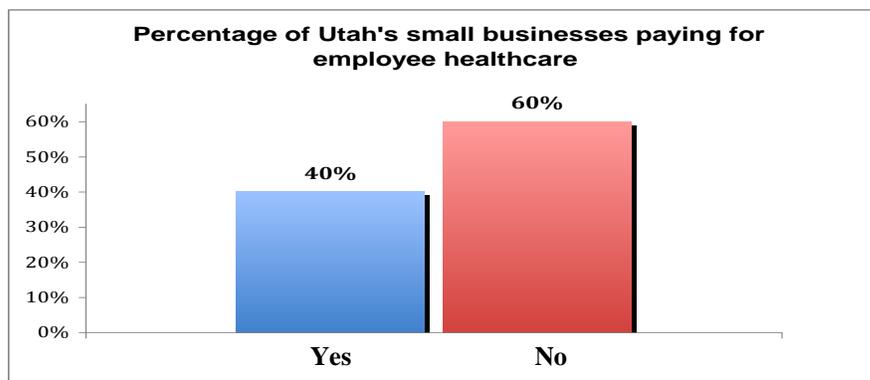
Like all surveys, this survey has the potential for sampling error. The potential for sampling error depends on both the number of respondents to a particular question and the distribution of those responses. The survey has an overall margin of error of 5.7%, with a 95% confidence interval. Answers with fewer responses have higher margins of error than does the survey as a whole.

Survey Results

Utah's small business owners overwhelmingly indicate they cannot afford to provide health coverage for their employees. Where they do offer coverage, it's a significant struggle to afford it. They view access to health insurance as a significant barrier to entrepreneurship, see reform as necessary and see themselves as part of the solution.

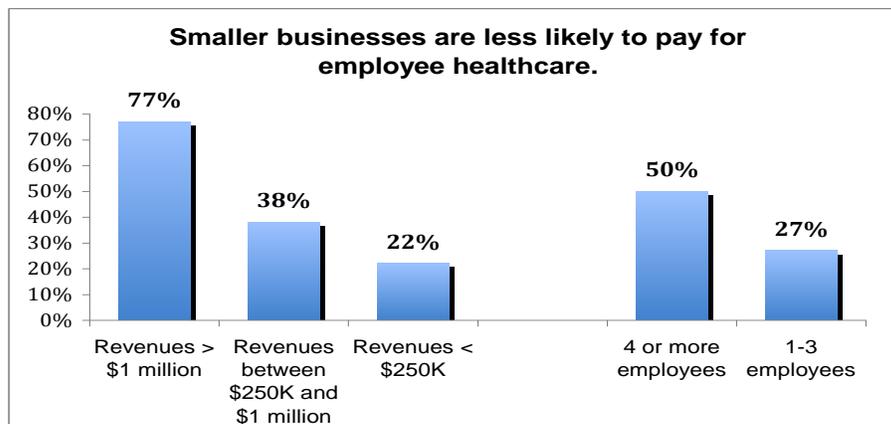
Small businesses can't afford healthcare coverage for their employees.

Healthcare affordability is a big problem for Utah's small businesses. The majority (60%) of Utah's small businesses do not pay for any part of the cost of health insurance for their employees, while four in ten (40%) pay some portion of the health insurance bill for their employees.



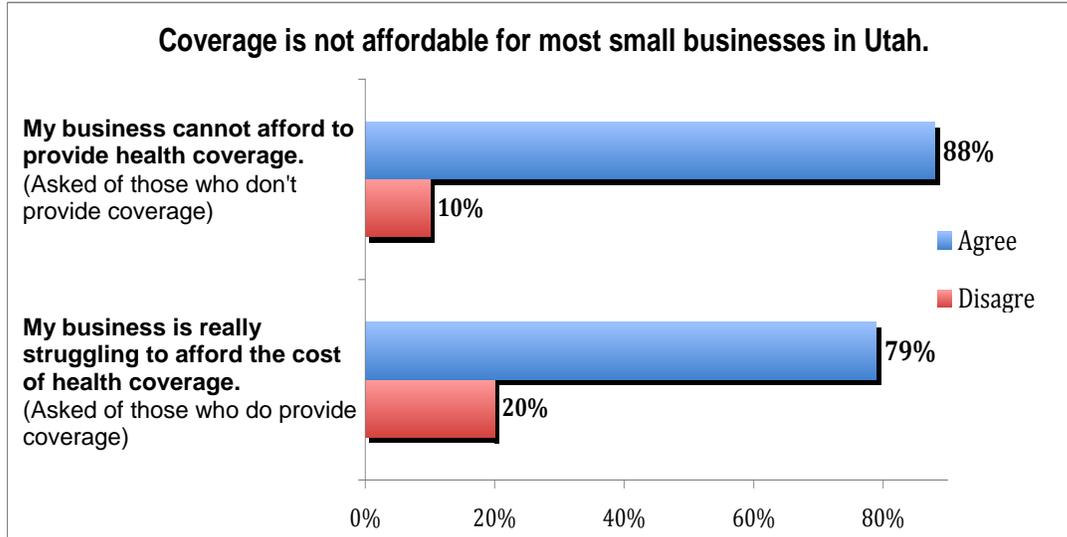
Q: Do you pay for all or part of the cost of health insurance benefits for ANY of your employees other than yourself?

Smaller businesses are less likely than are larger businesses to pay for healthcare coverage for their employees. Those with over \$1 million in revenues are far more likely to offer coverage, with 77% doing so, compared with 22% of those with under \$250,000 in revenue and 38% of those earning between \$250,000 and \$1 million. Half (50%) of businesses with four or more employees provide coverage, while 27% of those with fewer than four employees do so.



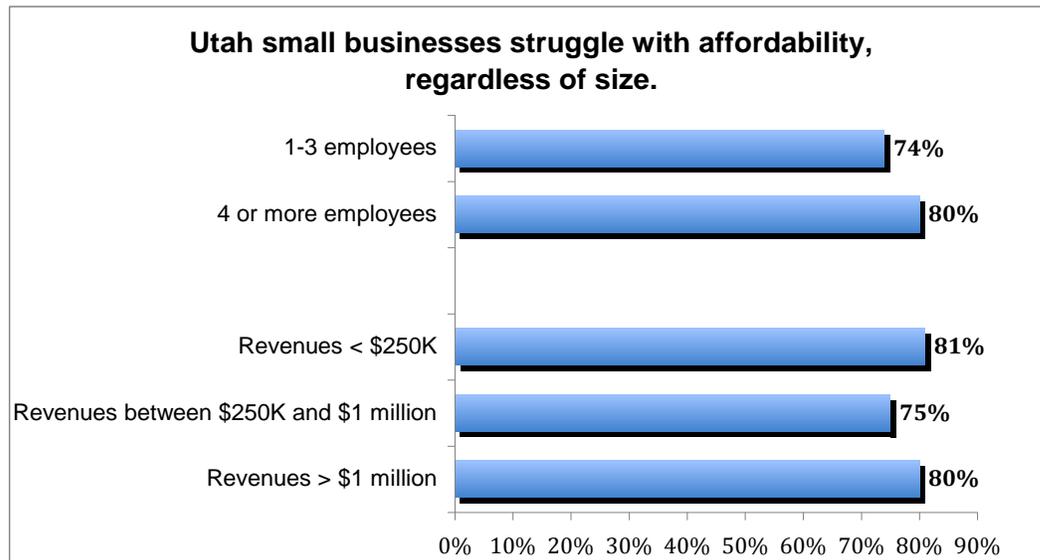
Q: Do you pay for all or part of the cost of health insurance benefits for ANY of your employees other than yourself?
Percentage saying "yes."

The vast majority (88%) of small businesses that don't offer health insurance say they cannot afford to provide health coverage. Moreover, 79% of those that offer it say they are really struggling to do so.



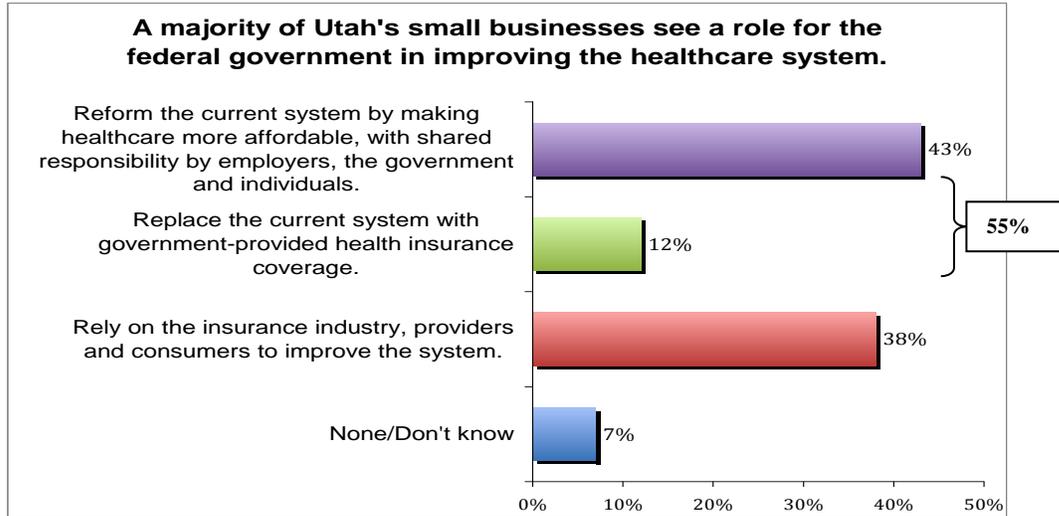
Q: Please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the statement: My business cannot afford to provide health coverage/ My business is really struggling to afford the cost of health coverage.

Affordability is a problem for all small businesses, regardless of size. While smaller businesses are a little more likely than are larger ones to say they can't afford or are struggling to afford the cost of health coverage, at least three-quarters of all small businesses in Utah say this is a problem for them.



Q: Please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the statement: My business is really struggling to afford the cost of health coverage.

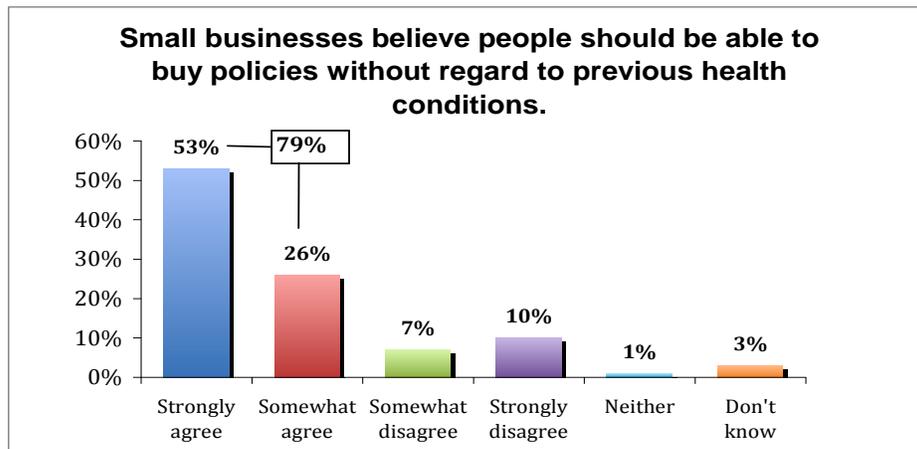
A majority (55%) of Utah's small businesses see some role for the federal government in improving the country's healthcare system. A plurality (43%) of those surveyed want to reform the current health insurance system by making healthcare more affordable, with shared responsibility by employers, the government and individuals. Another 12% prefer to replace the current system with one under which all Americans have health insurance coverage provided through the government. Only 38% want to rely on the insurance industry, providers, and consumers to improve the health care system with no involvement from the federal government.



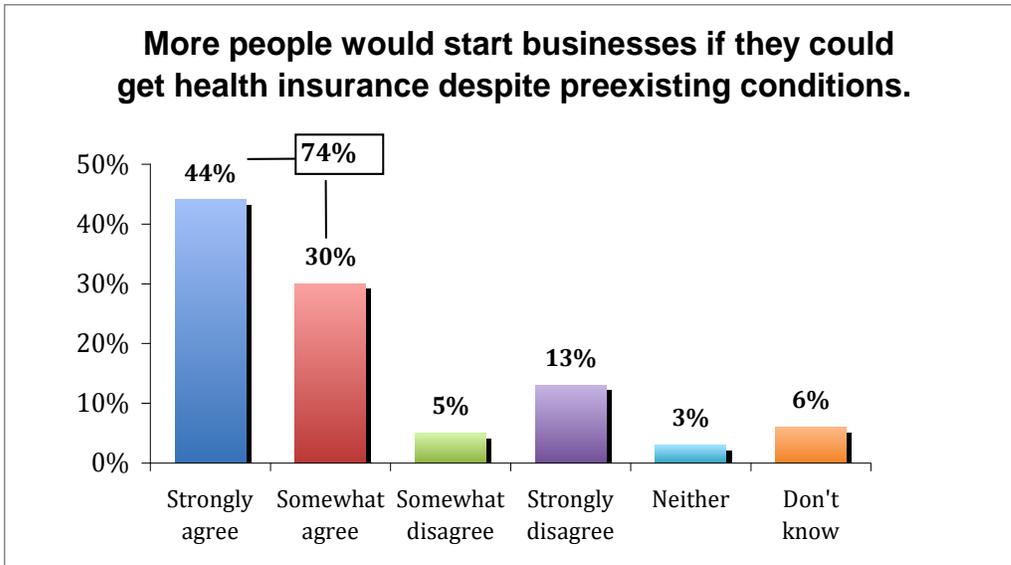
Q: Which one of the following statements is closest to your view of the role the federal government should play in improving the country's health care system?

Small business owners want to eliminate preexisting condition rules.

Nearly 8 in 10 (79%) of Utah's small business people believe people should be able to buy healthcare policies without regard to their health status or previous health conditions (53% believe this strongly). They view restrictions based on preexisting conditions as a barrier to becoming entrepreneurs. Three-quarters (74%) say more people would become entrepreneurs and start businesses if they knew they could get health insurance despite their preexisting conditions (44% agree strongly).



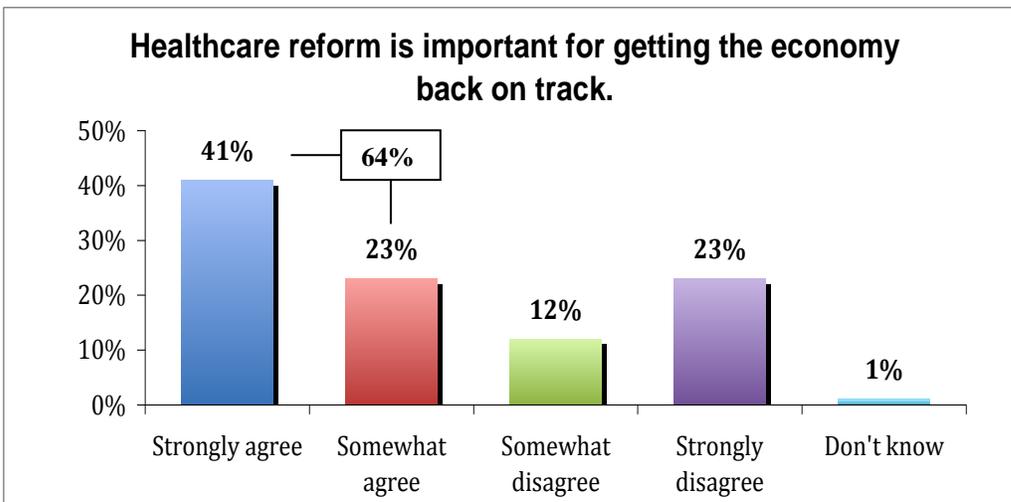
Q: Please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the statement: people should be able to buy healthcare policies without regard to their health status and previous health conditions.



Q: Please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the statement: More people would become entrepreneurs and start businesses if they knew that they could get health insurance despite their preexisting health conditions.

Healthcare reform is important for economic recovery.

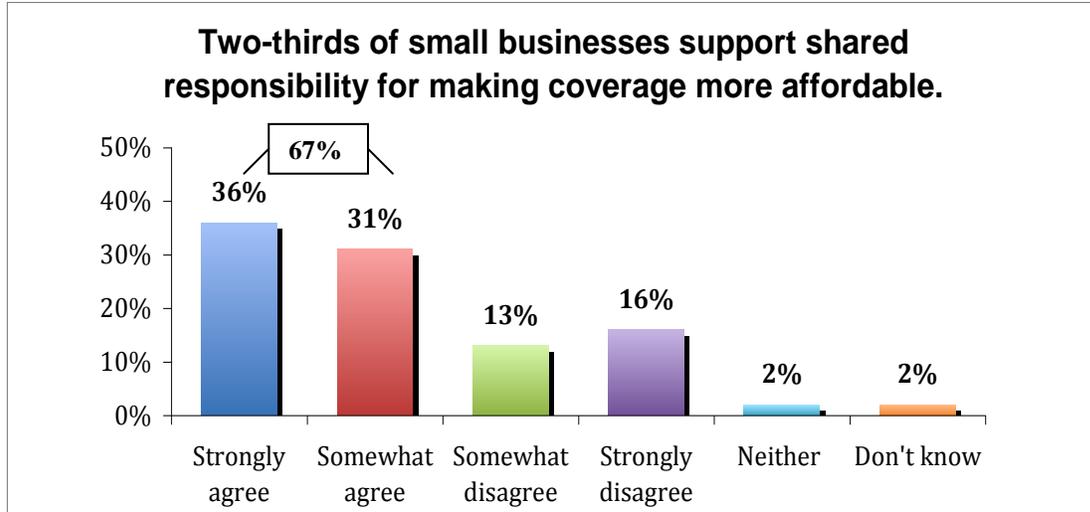
A majority of Utah's small business people (64%) say healthcare reform is important to getting the economy back on track, with 41% strongly agreeing with this statement.



Q: Please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the statement: In order to get our economy back on track we need health care reform now.

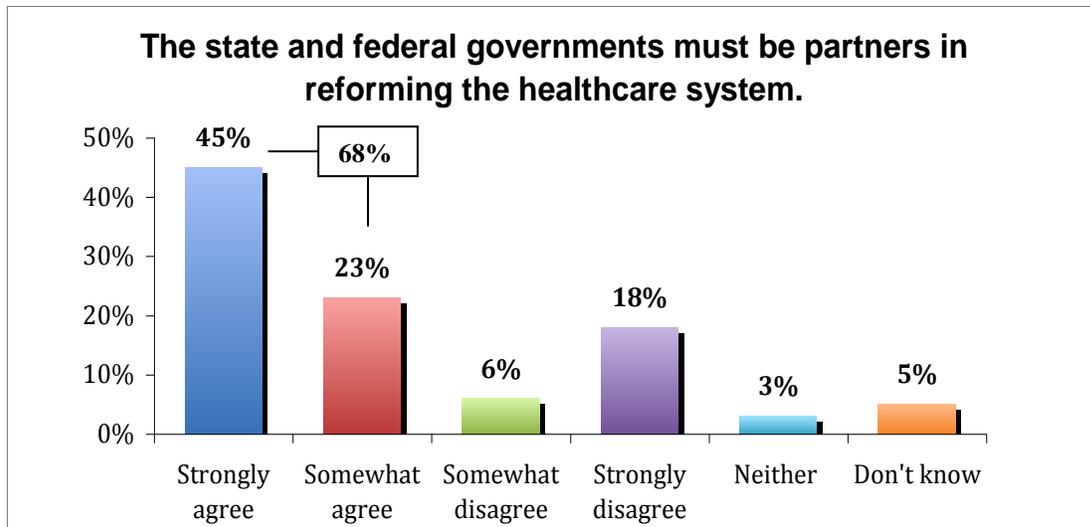
Small businesses support shared responsibility.

Two-thirds (67%) of those surveyed in Utah say individuals, employers, insurers, the government and healthcare providers should share the responsibility for making coverage more affordable (36% strongly agree).



Q: Please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the statement: In order to make health care more affordable it is important to share the responsibility for financing it among individuals, employers, insurance companies, providers and government.

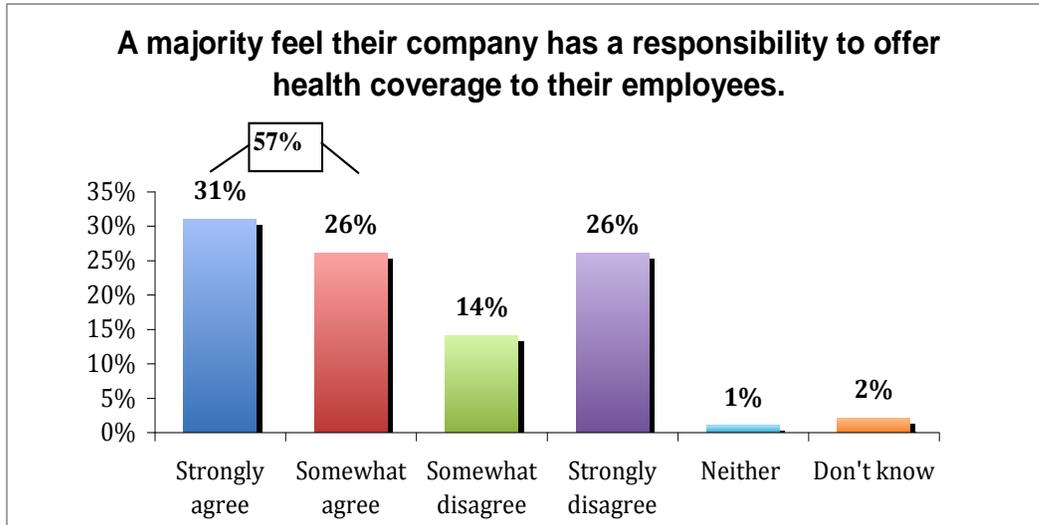
Utah small business people agree the state and federal government must be partners in reforming the healthcare system. Sixty-eight percent of Utah small business people agree (and 45% strongly agree) the federal government should provide states with basic rules to play by, but states must have flexibility for innovation within these rules.



Q: Please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the statement: The state and federal government must be partners in reforming the health care system. The federal government must provide states with basic rules to play by, but states must have flexibility for innovation within these rules.

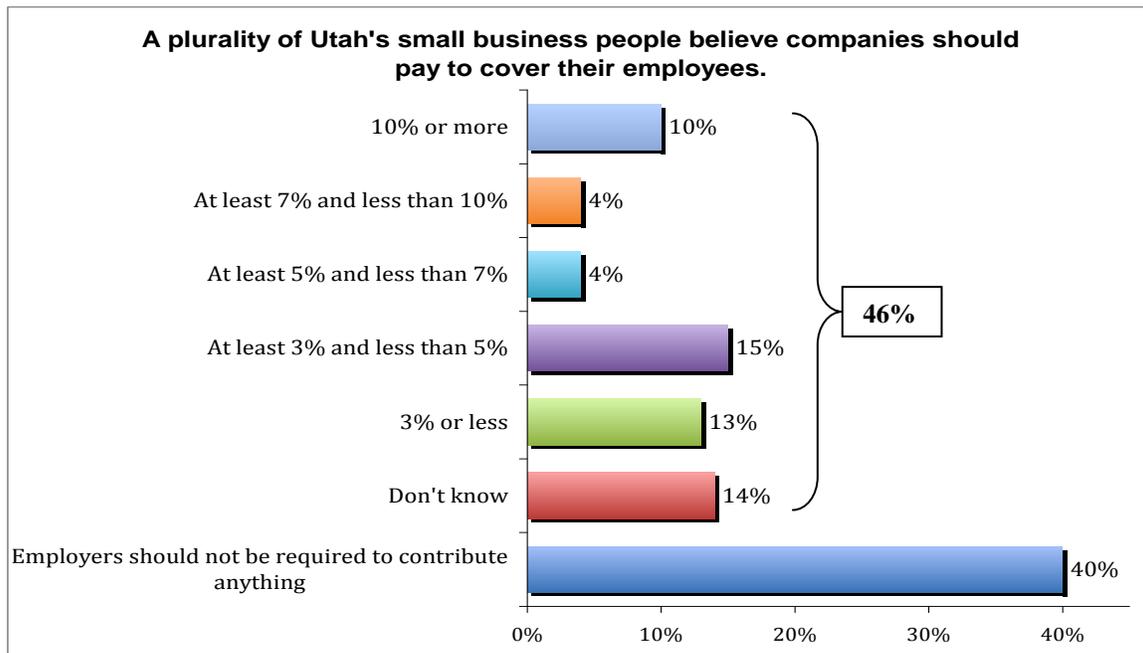
Small business owners feel a responsibility to provide health coverage.

Providing health insurance coverage to their employees is important to a majority of Utah's small business owners, with 57% saying their company has a responsibility to do so.



Q: Please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the statement: I feel my company has a responsibility to offer health coverage to employees.

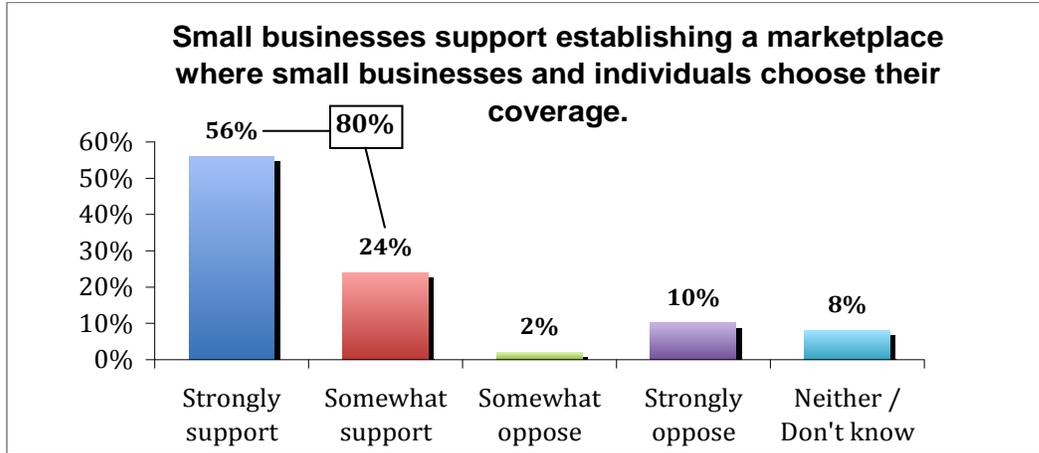
Forty-six percent of small businesses in Utah believe businesses that don't offer health insurance should pay something for employee coverage, while 40% believe employers should not be required to do so. Of those who support employer responsibility, about 6 in 10 (61%) believe it should be less than 5% of payroll.



Q: For companies that do not currently offer health insurance, what percentage of their payroll costs do you think they should pay to cover their employees?

Small businesses support establishing a health insurance marketplace.

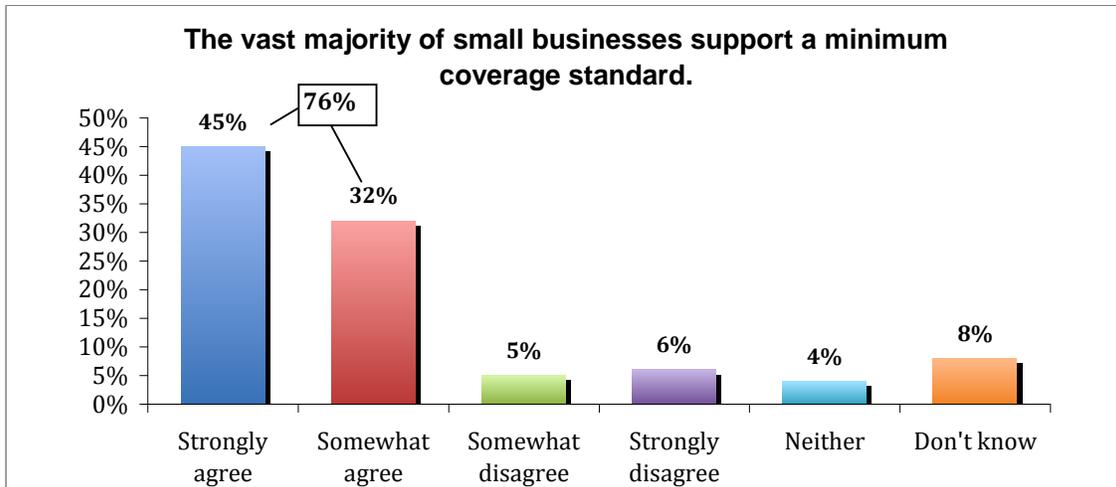
Eight in ten (80%) of Utah's small business people support a proposal to establish a health insurance pool to create a marketplace where small businesses and individuals choose their coverage, with more than half (56%) supporting this proposal strongly.



Q: Would you support or oppose the following proposal: Establish a health insurance pool to create a marketplace where small businesses and individuals choose their coverage.

Utah small businesses want to establish a floor, or minimum coverage standard.

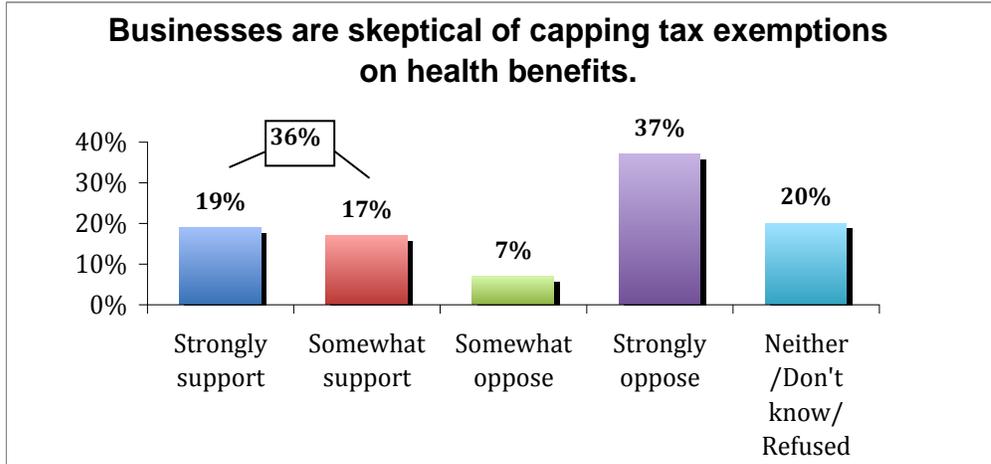
Nearly 8 in 10 (77%) of Utah's small business people support a proposal to establish a minimum standard of coverage, or "floor," for health insurance benefit packages in order to facilitate comparison shopping in the marketplace, ensure access to medical care and protect people from financial risk.



Q: Please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the statement: A minimum coverage standard, or "floor", for health insurance benefit packages should be defined to facilitate comparison shopping in the insurance marketplace, ensure access to necessary medical care, and protect people from financial risk.

Small businesses are wary of capping tax exemptions on health benefits.

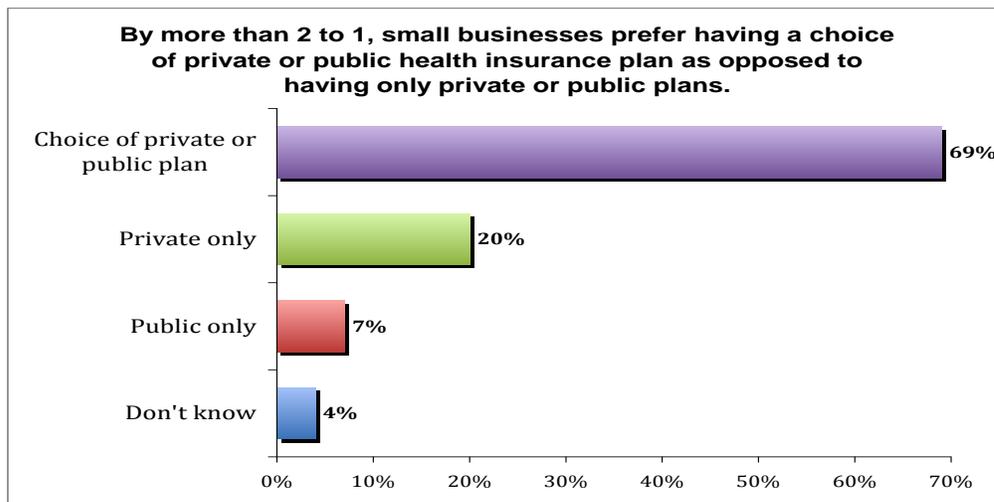
While small business people in Utah feel a responsibility to provide health insurance coverage to their employees, they are wary of a proposal to cap the tax exemption on health benefits in order to use the additional tax revenues to help employees who can't afford coverage. About one-third (36%) support limiting this exemption to \$1,440 in family coverage per month, while 44% oppose it. When a cap on the exemption is proposed without stating how the additional tax revenues will be used, a majority (51%) oppose it.



Q: Currently, the health benefits that businesses provide are fully tax-exempt for their employees. Would you support or oppose a proposal to limit this exemption to \$1,440 in family coverage per month, if the additional tax revenues are used to help employees who can't afford coverage?

Utah small businesses support a choice of plans, including a public option.

Almost seven in ten (69%) of Utah small businesses prefer having the option of private health insurance or a public health insurance plan as part of healthcare reform as opposed to everyone having coverage through a public plan or having only private insurance.

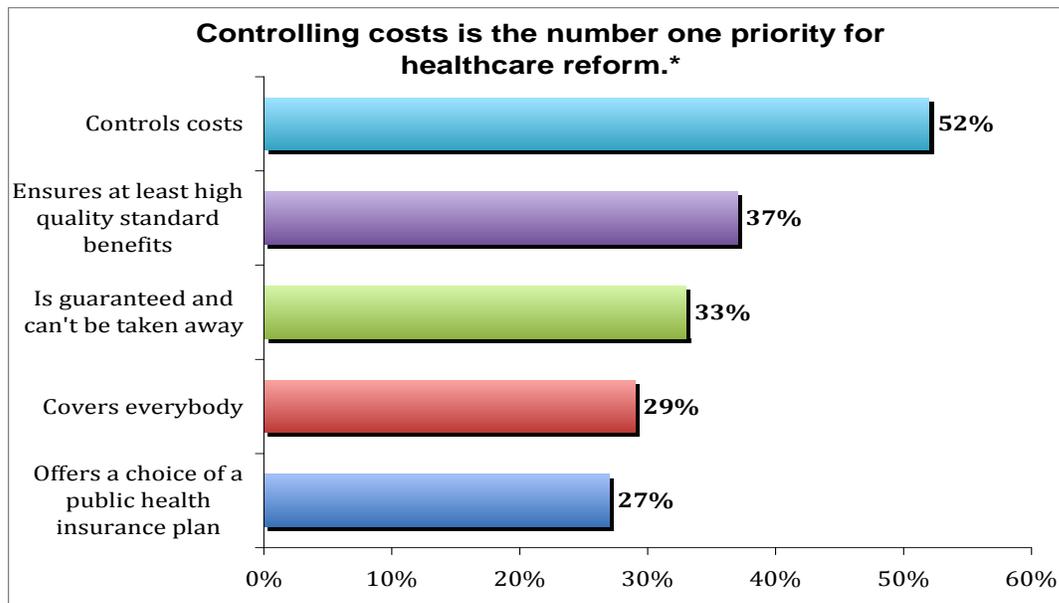


Q: Which of the following three approaches to health care reform do you prefer: one, everyone getting health insurance through private health insurance plans; two, everyone getting health insurance through a public health insurance plan; or three, everyone having a choice of private health insurance or a public health insurance plan?

Small business owners' top priority for reform is controlling costs.

The most important goal for Utah small business owners in healthcare reform is controlling costs. Nearly 3 in 10 of those surveyed (29%) say controlling costs is the most important goal, and 52% say it is among their top two goals for reform.

The goals that Utah small business people cite as second and third most important are ensuring at least high quality standard benefits (37%), and healthcare that is guaranteed and can't be taken away (33%).



*The graph reflects the top two answers for goals of healthcare reform, so numbers do not add to 100%.

Q: Now, thinking about healthcare reform, which of these goals would be the **most** important to you in healthcare reform? And which of these goals would be the **second** most important to you in healthcare reform?

Conclusion

Utah's small business owners are concerned about the cost of health coverage and controlling costs is their top priority for reform. They believe healthcare reform is necessary for getting the economy back on track and are willing to participate as part of the solution. They feel a responsibility to provide coverage for their employees, but struggle with the cost. A majority believe that in order to make healthcare more affordable, it is important to share the responsibility for financing among government, individuals, insurers, providers and employers. They want the federal and state governments to work together, with the federal government establishing rules and the states having flexibility to innovate. The vast majority want to eliminate preexisting condition rules and view these rules as interfering with the ability of entrepreneurs to start small businesses. They also strongly support creating an insurance exchange in which businesses and individuals choose their coverage, and establishing a minimum standard of coverage to protect people.

Demographics

The survey reached 300 small business owners in Utah, with the following demographic characteristics:

- 40% of all the firms with one or more employees offer insurance, while 60% do not; 77% of sole proprietors have coverage for themselves
- 64% men, 36% women
- 14% Democrat, 49% Republican, 24% Independent
- 79% employ 9 or fewer employees:
 - 25%: self-employed
 - 10%: 1 employee
 - 20%: 2–3 employees
 - 24%: 4–9 employees
 - 12%: 10–14 employees
 - 3%: 15–19 employees
 - 2%: 20–24 employees
 - 2%: 25–29 employees
 - 0%: 30–34 employees
 - 0%: 35–39 employees
 - 1%: 40–44 employees
 - 1%: 45–50 employees
 - 1%: 51–100 employees
- Business sector
 - 26%: retail or restaurant
 - 1%: agriculture
 - 52%: services
 - 21%: other
- Revenue levels:
 - 46%: under \$250,000
 - 29%: \$250,000-\$1 million
 - 17%: over \$1 million
 - 9%: don't know or refused to state
- Minority and women ownership
 - 5%: minority-owned business
 - 18%: woman-owned business
 - 3%: both minority- and woman-owned
 - 73%: none of the above
- Urbanicity:
 - 72%: urban
 - 13%: suburban or small town
 - 5%: rural

For more information, visit www.smallbusinessmajority.com

Organization & Contact Information

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(646) 827-4585
newyork@smallbusinessmajority.org

Questionnaire

Small Business Majority
300 Small business owners in Utah
Current length: 9 minutes

Hello, may I please speak with

CHOOSE ONE

- NAME FROM LIST— Name listed as CEO/president/or owner of company
- The owner or president of company
- The person at your company who is responsible for making decisions about employee healthcare and compensation

IF NONE OF THE ABOVE AVAILABLE, ARRANGE TIME FOR CALL BACK

FIRST CONTACT WITH ACTUAL INTERVIEWEE:

Hello, My name is _____ of National Opinion Research. I am calling on behalf of Small Business Majority. We are conducting a confidential brief survey among American small business owners on the topic of healthcare. Your responses will be kept strictly confidential and no material that identifies your response will be distributed. This survey is for research purposes only. We are not attempting to sell anything, nor will your participation result in any calls in the future to sell you anything. **(DO NOT PAUSE)**

Prompt if respondent asks who is Small Business Majority:

Small Business Majority is a group of business entrepreneurs in the US who have joined together to speak out on healthcare changes needed by small businesses to ensure our competitiveness and economic survival.

Prompt if respondent asks why Small Business Majority is conducting the survey:

Small Business Majority is conducting this survey to understand the views of small businesses on healthcare.

1. Just to confirm, are you directly responsible for or directly involved in the decision making process for determining the healthcare benefits that will be offered at your company?

Yes.....1
 No **TERMINATE**
 (Don't know) **TERMINATE**

2. And how many employees, not including contractors, does your company have?

Self-employed.....1
 1, not yourself2
 2 or 3.....3
 4-9.....4
 10-14.....5
 15-19.....6
 20-24.....7
 25-29.....8
 30-34.....9
 35-39.....10
 40-44.....11
 45-50.....12
 51-10013
 101 or more **TERMINATE**
 (Don't know/Refused) **TERMINATE**

ASK ONLY IF Q2=1

3. Are you personally covered by health insurance?

Yes.....1
 No2
 (Don't know)3

ASK ONLY IF Q2=2 through 13

4. Do you pay for all or part of the cost of health insurance benefits for ANY of your employees other than yourself?

Yes.....1
 No2
 (Don't know) **TERMINATE**

RESUME ASKING ALL

5. Which one of the following statements is closest to your view of the role the federal government should play in improving the country's healthcare system?
(ROTATE, WITH OPTION 2 ANCHORED)

Replace the current system with one under which all Americans have health insurance coverage provided through the government.....1
 Reform the current health insurance system by making healthcare more affordable, with shared responsibility by employers, the government and individuals2
 Rely on the insurance industry, providers, and consumers to improve the healthcare system, with no involvement from the federal government3
 (None).....4
 (Don't know).....5

6. Which of the following three approaches to healthcare reform do you prefer: one, everyone getting health insurance through private health insurance plans; two, everyone getting health insurance through a public health insurance plan; or three, everyone having a choice of private health insurance or a public health insurance plan?

- private only1
- public only.....2
- choice of private or public.....3
- (Don't know)4

Now I am going to read you some statements about healthcare. For each one, please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the statement.

[**READ FIRST ITEM.**] Do you strongly agree, somewhat agree, somewhat disagree or strongly disagree with that statement?

ROTATE Q7-Q14

str smwt smwt str (neither)(DK/ref)
agree agree disag disag

ASK ONLY IF Q4=2

7. _My business cannot afford to provide health coverage.
..... 1 2 3 4 5 6

ASK ONLY IF Q4=1

8. _My business is really struggling to afford the cost of health coverage.
..... 1 2 3 4 5 6

RESUME ASKING ALL

9. _In order to get our economy back on track we need healthcare reform now.
..... 1 2 3 4 5 6

ASK ONLY IF Q2= 2 through 13

10. _I feel my company has a responsibility to offer health coverage to employees.
..... 1 2 3 4 5 6

RESUME ASKING ALL

11. **_SSA:** People should be able to buy healthcare policies without regard to their health status and previous health conditions.
..... 1 2 3 4 5 6

12. **_SSB:** More people would become entrepreneurs and start businesses if they knew that they could get health insurance despite their preexisting health conditions.
..... 1 2 3 4 5 6

13. _In order to make healthcare more affordable it is important to share the responsibility for financing it among individuals, employers, insurance companies, providers and government.
..... 1 2 3 4 5 6

14. _A minimum coverage standard, or “floor,” for health insurance benefit packages should be defined to facilitate comparison shopping in the insurance marketplace, ensure access to necessary medical care and protect people from financial risk.
 1 2 3 4 5 6

15. _The state and federal government must be partners in reforming the healthcare system. The federal government must provide states with basic rules to play by, but states must have flexibility for innovation within these rules.
 1 2 3 4 5 6

END ROTATION

16. For companies that do not currently offer health insurance, what percentage of their payroll costs do you think they should pay to cover their employees? **(READ CHOICES IN ORDER)**

IF DON'T KNOW: Well, what would you say is your best estimate on how much they should pay to cover their employees?

- Employers should not be required to contribute anything1
- 3% or less2
- At least 3% and less than 5%.....3
- At least 5% and less than 7%.....4
- At least 7% but less than 10%.....5
- 10% or over6
- (Don't Know).....7

17. Would you support or oppose the following proposal: Establish a health insurance pool to create a marketplace where small businesses and individuals choose their coverage.

Do you strongly support, somewhat support, somewhat oppose or strongly oppose this proposal?

- Strongly support1
- Somewhat support.....2
- Somewhat oppose3
- Strongly oppose.....4
- (Neither/Don't know).....5
- (Refused)6

18. **_SSA:** Currently, the health benefits that businesses provide are fully tax exempt for their employees. Would you support or oppose a proposal to limit this exemption to \$1,440 in family coverage per month, if the additional tax revenues are used to help employees who can't afford coverage?

Do you strongly support, somewhat support, somewhat oppose or strongly oppose this proposal?

- Strongly support1
- Somewhat support.....2
- Somewhat oppose3
- Strongly oppose.....4
- (Neither/Don't know).....5
- (Refused)6

19. **_SSB:** Currently, the health benefits that businesses provide are fully tax exempt for their employees. Would you support or oppose a proposal to limit this exemption to \$1,440 in family coverage per month?

Do you strongly support, somewhat support, somewhat oppose or strongly oppose this proposal?

- Strongly support1
- Somewhat support.....2
- Somewhat oppose3
- Strongly oppose.....4
- (Neither/Don't know).....5
- (Refused)6

20. Now, thinking about healthcare reform, which of these goals would be the **most** important to you in healthcare reform? That it...**[READ CHOICES]**

(ROTATE)

- offers a choice of a public health insurance plan 1
- controls costs..... 2
- is guaranteed and can't be taken away..... 3
- covers everybody 4
- ensures at least high quality standard benefits 5
- (Other) 6
- (None)..... 7
- (Don't know) 8

IF CHOICE MADE IN Qx:

21. And which of these goals would be the **second** most important to you in healthcare reform? That it... **[READ CHOICES, ELIMINATING FIRST CHOICE]**

(ROTATE)

- offers a choice of a public health insurance plan 1
- controls costs..... 2
- is guaranteed and can't be taken away..... 3
- covers everybody 4
- ensures at least high quality standard benefits 5
- (Other) 6
- (None)..... 7
- (Don't know) 8

22. Your responses to this survey are confidential. However, would you be willing to have the Utah Business Group on Health contact you at a later time about your experiences with health insurance as a small business owner?

- Yes.....1
- No2
- (Don't know)3

The few remaining questions are for statistical purposes only.

23. Which of the following categories best describes your business?

READ LIST

| | |
|----------------------------|---|
| Retail or restaurant | 1 |
| Agriculture..... | 2 |
| Service..... | 3 |
| Other..... | 4 |
| (Don't know) | 5 |

24. Generally speaking, do you think of yourself as a Republican, a Democrat, an Independent or something else?

IF INDEPENDENT: Would you say that you lean more toward the Republicans or more toward the Democrats?

| | |
|------------------------------------|---|
| Republican..... | 1 |
| Independent, lean Republican | 2 |
| Independent | 3 |
| Independent, lean Democratic | 4 |
| Democrat | 5 |
| (Don't know/Other)..... | 6 |

25. What is your age?

CODE ACTUAL AGE: _____

IF REFUSED: I am going to read you some categories. Stop me when we get to your category:

READ CATEGORIES:

| | |
|----------------------------|----|
| 18-24..... | 1 |
| 25-29..... | 2 |
| 30-34..... | 3 |
| 35-39..... | 4 |
| 40-44..... | 5 |
| 45-49..... | 6 |
| 50-54..... | 7 |
| 55-59..... | 8 |
| 60-64..... | 9 |
| 65-69..... | 10 |
| 70-74..... | 11 |
| Over 75 | 12 |
| (Refused/Don't know) | 13 |

26. For statistical purposes only, which of these categories best describes the gross revenue of your company in 2008?

READ CATEGORIES:

| | |
|--------------------------------|---|
| Under \$250,000 | 1 |
| \$250,000 to \$1 million | 2 |
| Over \$1 million..... | 3 |
| (Don't know) | 4 |
| (Refused)..... | 5 |

27. And just to make sure we have a representative sample, could you please identify which of the following descriptions best fit your company:

- Minority-owned business1
- Woman-owned business2
- (Both woman- and minority-owned)3
- None of the above4

28. What is the zip code of your business? _____

___And finally, strictly for verification purposes, can I have just your first name?

THIS COMPLETES OUR SURVEY. THANK YOU VERY MUCH FOR YOUR TIME, AND HAVE A PLEASANT (DAY/EVENING)!!