



Report

Ohio Small Business Healthcare Survey

April 18, 2009

Prepared for the Small Business Network on Health Care

Small Business Network on Health Care

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Small Business Network on Health Care

Ohio Small Business Owners' Perspectives on Healthcare Reform

Executive Summary

Overview

In the summer of 2008 a group of Ohio small business owners met to discuss the creation of an independent voice for small business. Out of this emerged the Small Business Network on Health Care (SBNHC).

SBNHC agreed that to work effectively to reform healthcare it needed to test the beliefs and preferences of Ohio's small business owners about healthcare reform. In order to do so, the network partnered with Small Business Majority, who engaged the services of Lake Research Partners to conduct the Ohio survey. Small Business Majority prepared this report with significant review by the SBNHC.

Small Business Majority (SBM) 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, and New Mexico have echoed these findings, 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). 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.

Between December 8 and December 12, 2008, Small Business Majority's subcontractor Lake Research Partners conducted a telephone poll of 300 randomly selected small business owners across Ohio.

The survey found that healthcare costs continue to be a major concern among small business owners. Ohio entrepreneurs also believe that to make healthcare more affordable, it is appropriate for individuals, employers, insurers, the government and healthcare providers to share the responsibility. There is agreement that something needs to be done and interest in a wide variety of reform measures, but no consensus on any single reform option emerged from the survey.

The Ohio survey was conducted for the SBNHC with the support of the Council of Smaller Enterprises (COSE), the Ohio Small Business Council, UHCAN Ohio and AARP-Ohio. The survey included owners of companies with fewer than 100 workers, including sole proprietors. The survey has a 95% confidence interval and a 5.7% margin of error.

All of the survey's sponsors were actively involved in reviewing the survey instrument. The full survey questionnaire and results are available upon request.

Key Findings

Ohio's small business owners overwhelmingly indicate that cost is the barrier to providing health insurance. Where they do offer coverage, cost creates a significant struggle to continue 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. However, while there is some level of support for most reform approaches on the table, there is no consensus on which measures are the most appropriate.

- 77% of those businesses not offering health insurance say they can't afford to do so, while 71% of those who are say they are really struggling to do so.
- 73% say that healthcare reform is important to getting the economy back on track.
- 72% agree that people should be able to buy healthcare policies without regard to their healthcare status, even if it raises the cost of premiums; 67% agree that healthcare is a consideration for people with pre-existing conditions who are thinking about starting a small business (compared with 19% who disagree).
- 67% say it's appropriate for individuals, employers, insurers, the government and healthcare providers to share the responsibility for making healthcare more affordable (compared with just 25% who disagree).
- 57% believe that moving toward high-deductible insurance plans and higher co-pays will help their employees better understand the price of healthcare and make choices to protect their health.
- 53% believe that businesses that don't offer health insurance should be required to pay something to cover their employees, although 30% of respondents said no contribution should be required. Of those who agree that there should be a contribution, more than half believe that it should be less than 5% of payroll.
- 51% of respondents agree that government should play a bigger role in the regulation of the healthcare market, while 43% disagree. However, the percent of those who strongly agree or strongly disagree that government should play a bigger role is nearly tied (34% vs. 36%, respectively). The dichotomy of response to this question indicates that the role of government will need careful attention in any reform process.
- 43% believe that individuals should be required to obtain their own insurance, and 61% of respondents believe that if this is required, government should subsidize those who can't afford it.

Responses to various approaches to healthcare reform

The survey examined small business owners' attitudes regarding several identified approaches to reforming healthcare. The strongest support is for an approach that would create a national insurance exchange with both public and private insurance plans.

- 62% favor the creation of a national health insurance exchange that would offer a choice between public and private plans, while 28% oppose the idea. 26% strongly agree and 21% strongly disagree.
- 57% support a Medicaid buy-in option, while 34% oppose the idea. Strong opinions on both sides have equal support, with 26% either strongly in favor or strongly opposed.
- 50% support creating a basic, affordable benefit plan to allow all Ohioans to have at least a minimal level of insurance coverage, while 40% oppose the idea. 22% strongly support the proposal, while 31% strongly disagree with it.
- Respondents are evenly split 43% to 43% on the question of whether the state should use a high-risk pool to provide insurance for residents with pre-existing medical conditions. However, 30% strongly oppose the proposal, while only 17% strongly support it.
- 35% favor a single-payer system, in contrast with 56% who oppose it. 12% *strongly* support the proposal, while 47% are *strongly* opposed.
- 49% support requiring businesses that don't offer insurance to pay up to 7% of payroll to enroll their employees into a public plan. However, when asked a similar but differently worded question about employer financial support for purchasing health insurance from a public or private plan or paying up to 7% of payroll costs to a public plan offered by the federal or state government, just 32% agreed. Employers may have been more supportive of the first question because it emphasized that employees would also contribute, and less supportive of the second because it emphasized employer support of a government-run plan.

Ohio's small business owners appear open to a number of solutions to healthcare reform if they can be shown to be effective and affordable. It's not completely clear from the survey results which option they would embrace, and there remain significant numbers of employers who must be convinced of the wisdom of specific models of reform.

Key differences among subgroups

Support for reform was slightly stronger among smaller businesses, whose owners are more likely to purchase their health insurance on the individual market than those running larger businesses (53% of firms with three or fewer employees strongly agreed with the need for reform, while 44% of those with four or more employees responded with strong support). While they did not feel as strongly about the need for immediate reforms, larger employers tended to believe that they have a responsibility to offer health coverage to employees and already provide coverage.

Support for reform is strongest among sole proprietors, including 35% who strongly favor a Medicaid buy-in option and 31% who strongly favor a health insurance exchange.

- A system that would require employer contributions toward health coverage was supported most by companies with revenues under \$100,000 (69%) and by firms that currently provide coverage (53%).
- Small business attitudes toward healthcare coverage tend to differ regionally, though the differences are not pronounced. The survey did show that those in the central part of the state are more likely to support reform, and are particularly interested in an insurance exchange model.
- Smaller employers—sole proprietors and those with three or fewer employees—are more open to a requirement that employers pay into healthcare coverage (46% support an employer contribution of at least 3% of payroll, compared with 34% of firms with more employees). They are also more accepting than businesses with more employees of a required minimum level of coverage.

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

- 31% of all the firms, including sole proprietors and those with one employee, offered insurance while 69% did not; 43% of those with two or more employees offered coverage
- 87% were personally covered by insurance
- 79% had nine or fewer employees
- 73% men; 27% women
- 31% retail and restaurant; 30% services; 39% other
- 25% Democrat; 41% Republican; 34% Independent/Other

Conclusion

Ohio's small business owners are concerned about the cost of health coverage. They believe that healthcare reform is necessary and are willing to participate as part of the solution. However, they are concerned about increasing costs and government mandates. A majority believes that in order to make healthcare more affordable it is appropriate to share the responsibility for financing among government, individuals, insurers, providers and employers. There are varying levels of support among small business owners for a variety of reform approaches that could involve government action. These include eliminating health status in the provision of insurance, creating large insurance exchanges, allowing buy-in to Medicaid, and even some type of "play or pay" scenario, depending on the level of required employer contribution. However, there is no consensus on what type of reform is appropriate, and several reform approaches elicited strong opposition from small businesses.

For more information, visit www.smallbusinessmajority.com

Methodology

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

Between December 8 and December 12, 2008, professional interviewers conducted telephone interviews with a total of 300 small business owners in Ohio. 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 11 minutes each.

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 U.S. 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 the company pays for health insurance benefits for its employees.

Percentages may not always add up to 100 percent, due to rounding or because several questions allowed for multiple answers.

The survey has a 95 percent confidence interval with an overall margin of error of 5.7%. Like all surveys, it 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. Answers with fewer respondents have higher margins of error than the survey as a whole.

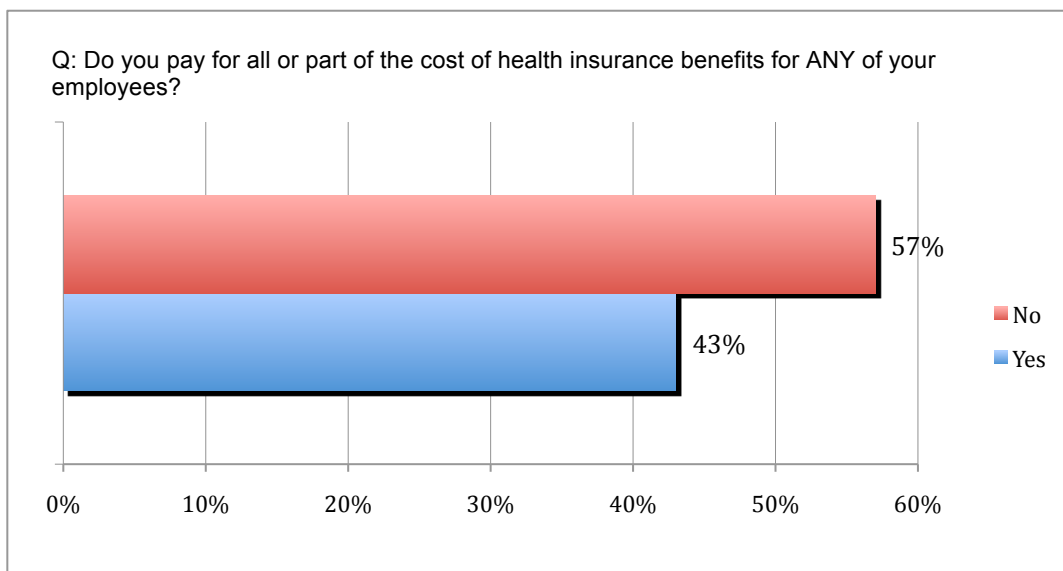
Survey Results

Key Findings

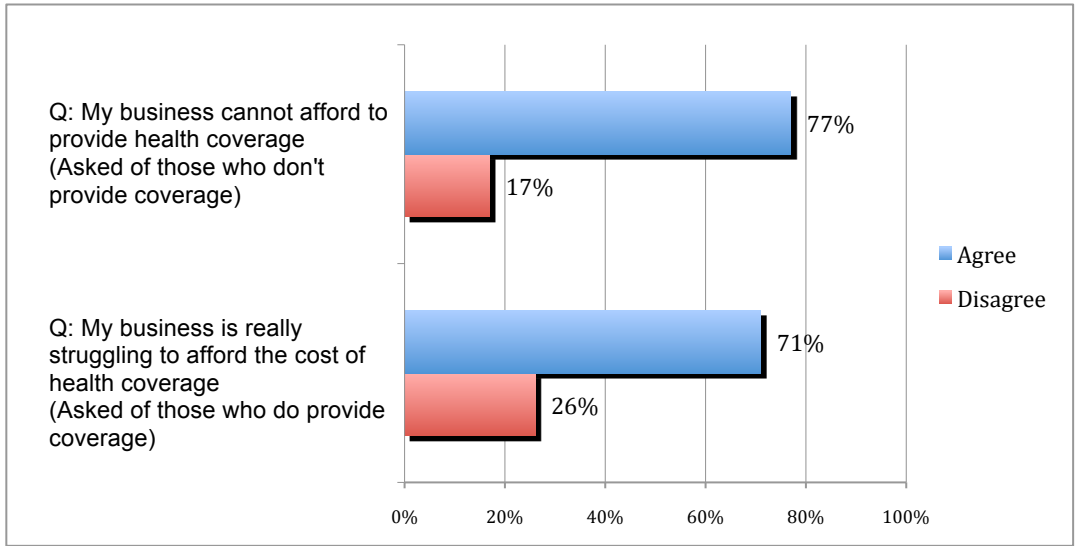
Ohio's small business owners overwhelmingly indicate that they cannot afford to provide health coverage. Where they do offer coverage, it's a significant struggle to continue to afford it. They view access to health insurance as a significant barrier to entrepreneurship, see reform as necessary and see themselves as part of the solution. However, while there is some level of support for most reform approaches on the table, there is no consensus on which measures are the most appropriate.

Small businesses strongly believe we need healthcare reform

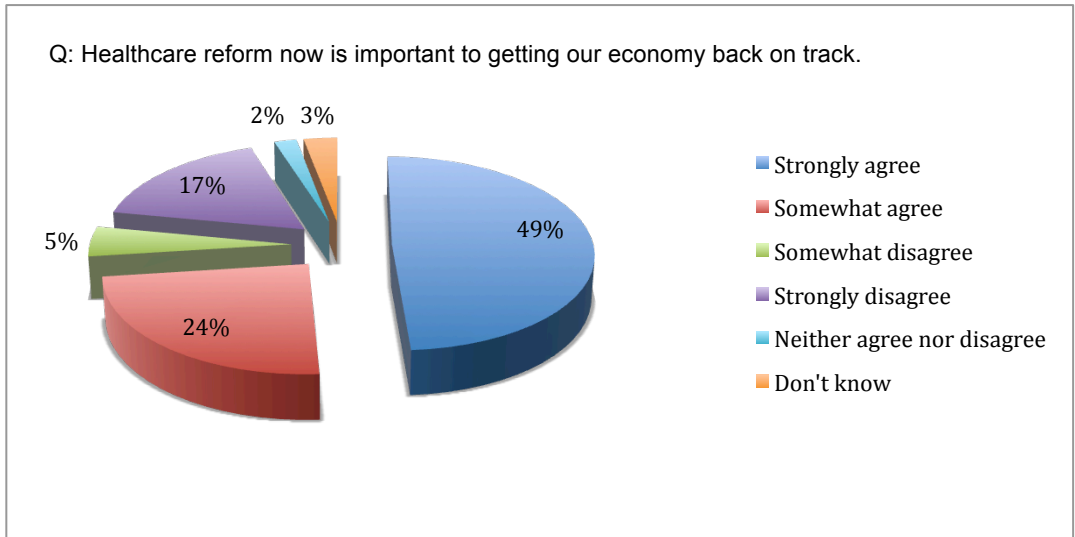
Healthcare affordability is a big problem for Ohio small businesses. 43% of those with two or more employees pay some portion of the health insurance bill for their employees.



77% of those businesses that don't offer health insurance say they can't afford to, while 71% of those who do say they are really struggling to do so.

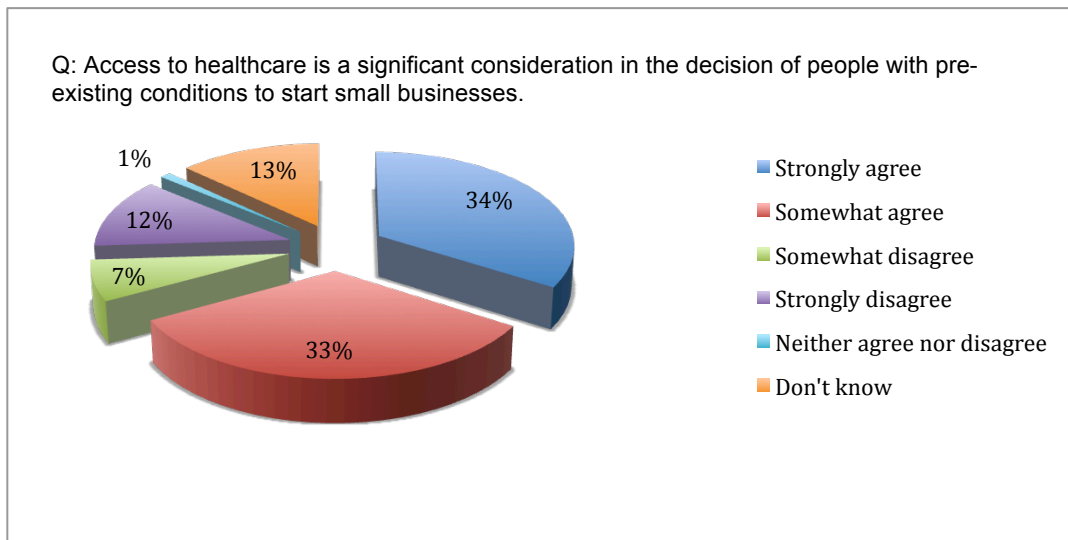
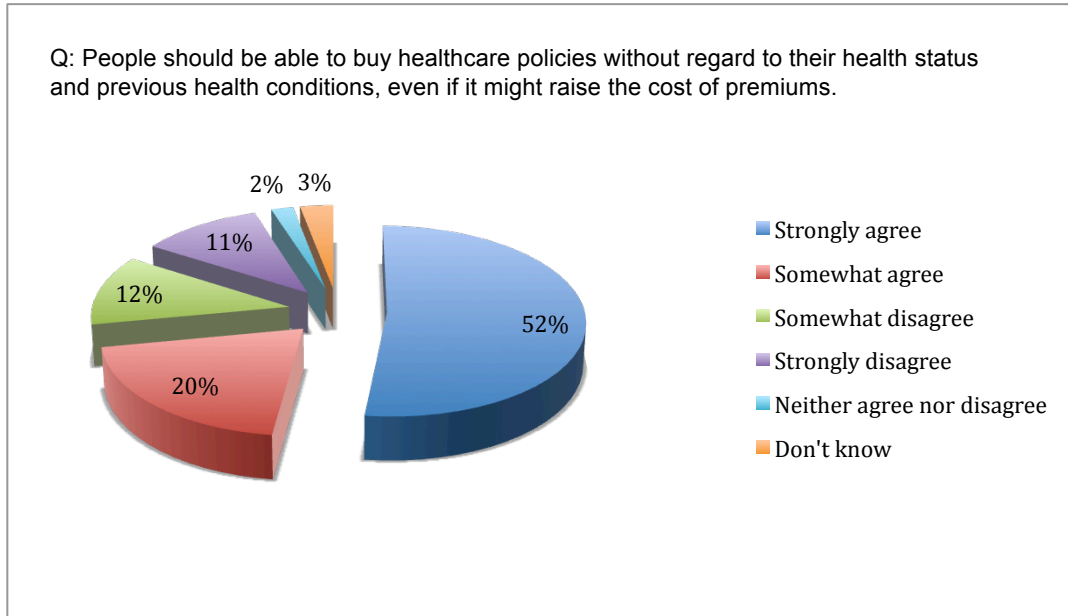


A strong majority of Ohio small businesspeople (73%) say that healthcare reform is important to getting the economy back on track.



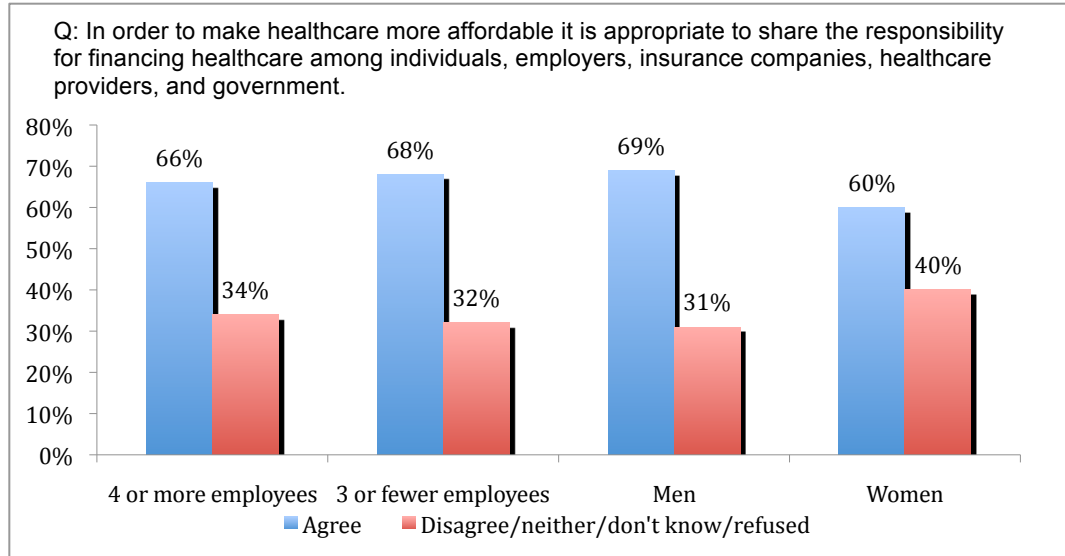
Small businesses want to see an elimination of pre-existing condition rules

There is also significant support in Ohio for the idea that people should receive coverage despite any pre-existing medical conditions. 72% agree that individuals should be able to buy healthcare policies without regard to their health status, even if it raises the cost of premiums; 67% agree that healthcare is a significant consideration in the decision of people with pre-existing conditions to start a small business (just 19% disagree).



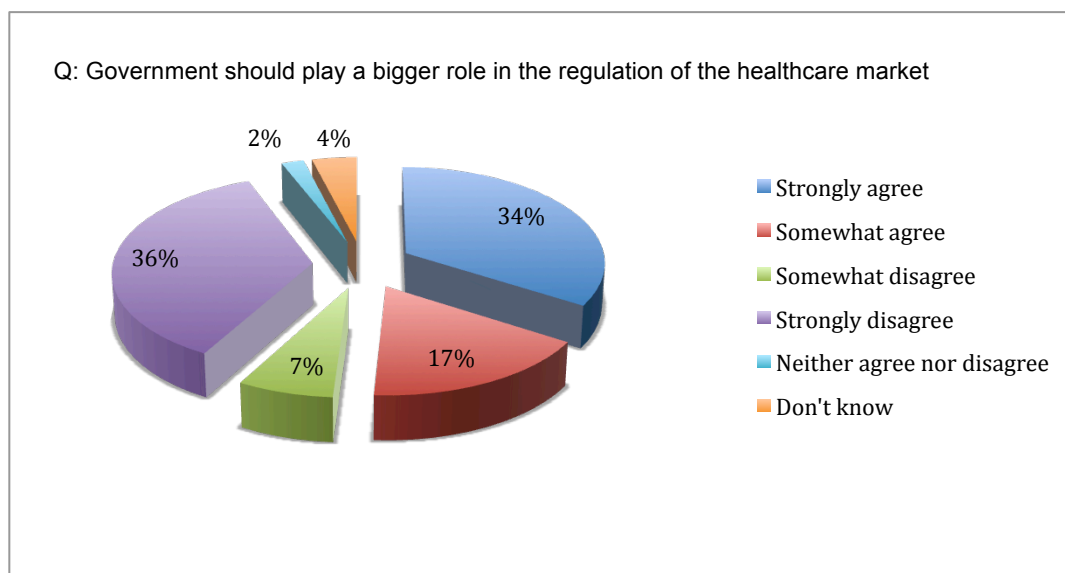
Small businesses support shared responsibility

67% of those surveyed in Ohio say that individuals, employers, insurers, the government and healthcare providers should share the responsibility for making coverage more affordable (only 25% disagree). This was fairly consistent across demographics such as size of business and gender.



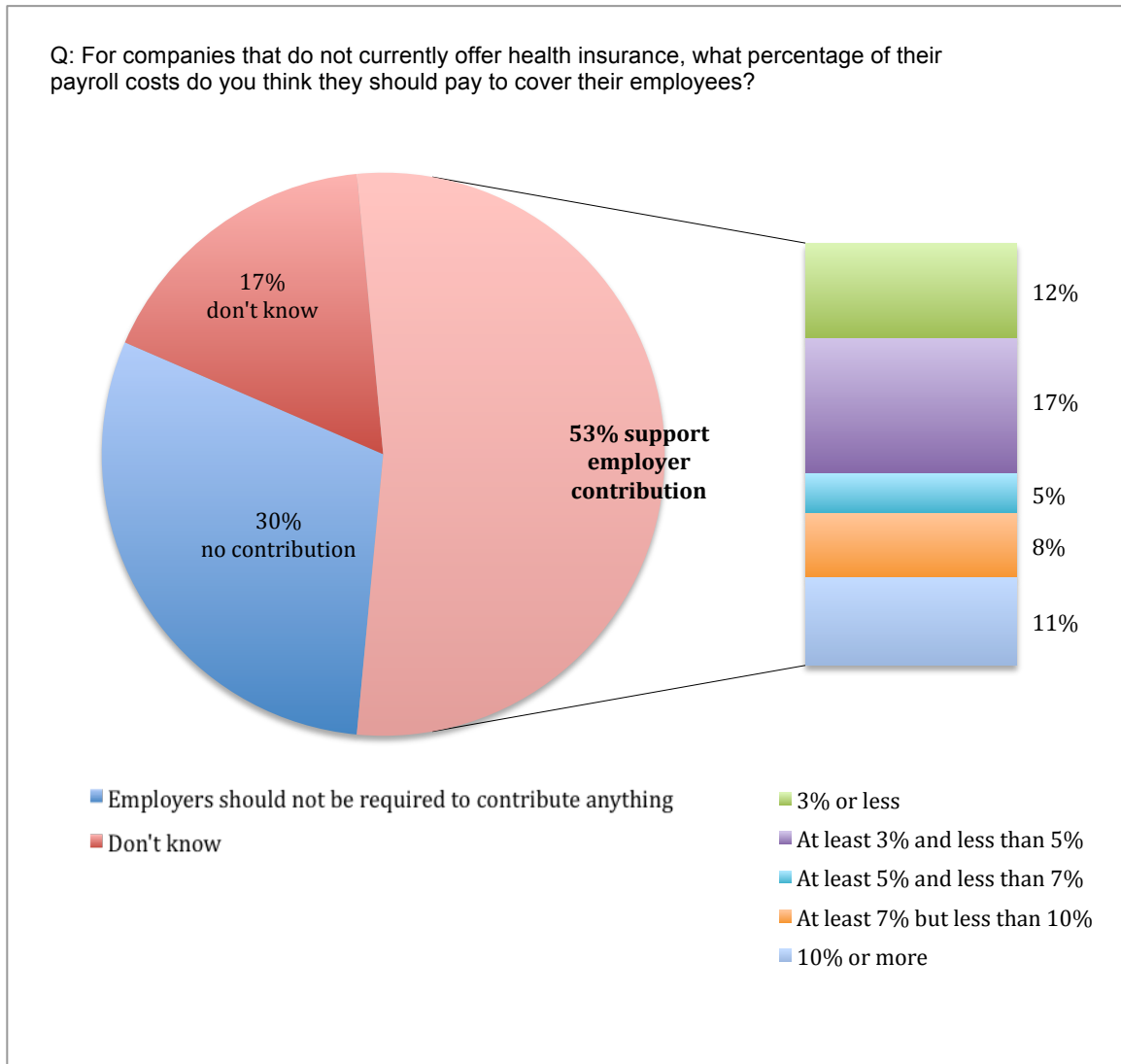
Small businesses support a stronger role for government in the regulation of the healthcare market

51% agree that government should play a bigger role in the regulation of the healthcare market (compared with 43% who disagree). However, the percentages of those who strongly agree or strongly disagree that government should play a bigger role are nearly even (34% vs. 36%, respectively). The dichotomy of response to this question indicates the role of government is one that will need careful attention in any reform process.



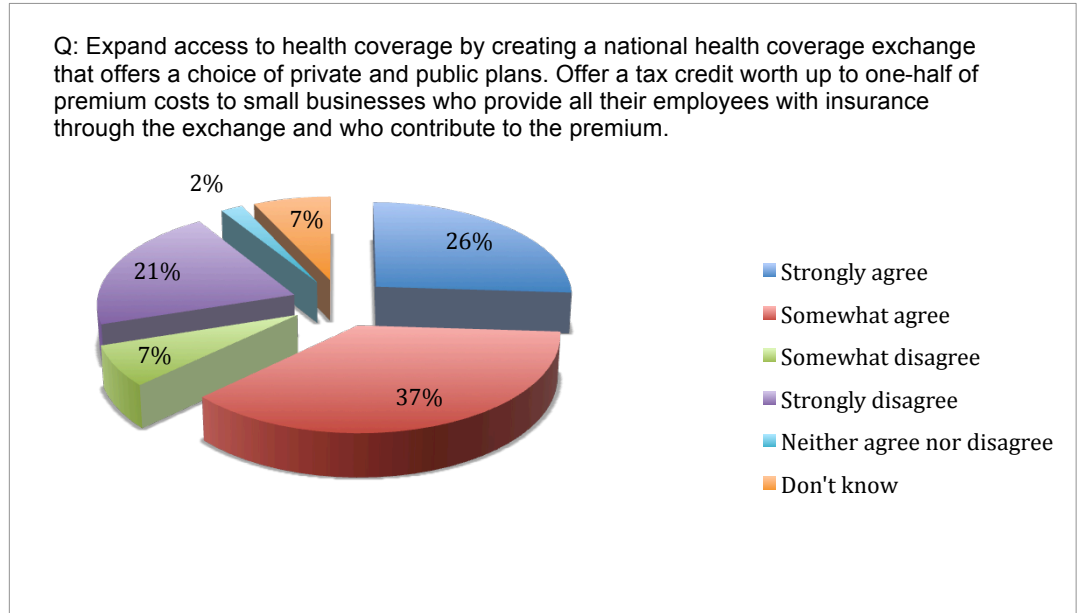
Small businesses think that employers that don't currently offer health insurance should contribute to employee coverage

53% of Ohio small business owners surveyed believe that businesses that don't offer health insurance should be required to pay something for employee coverage; 30% believe that there should be no employer requirement. Of those who agree that there should be an employer responsibility, more than half believe it should be less than 5% of payroll.

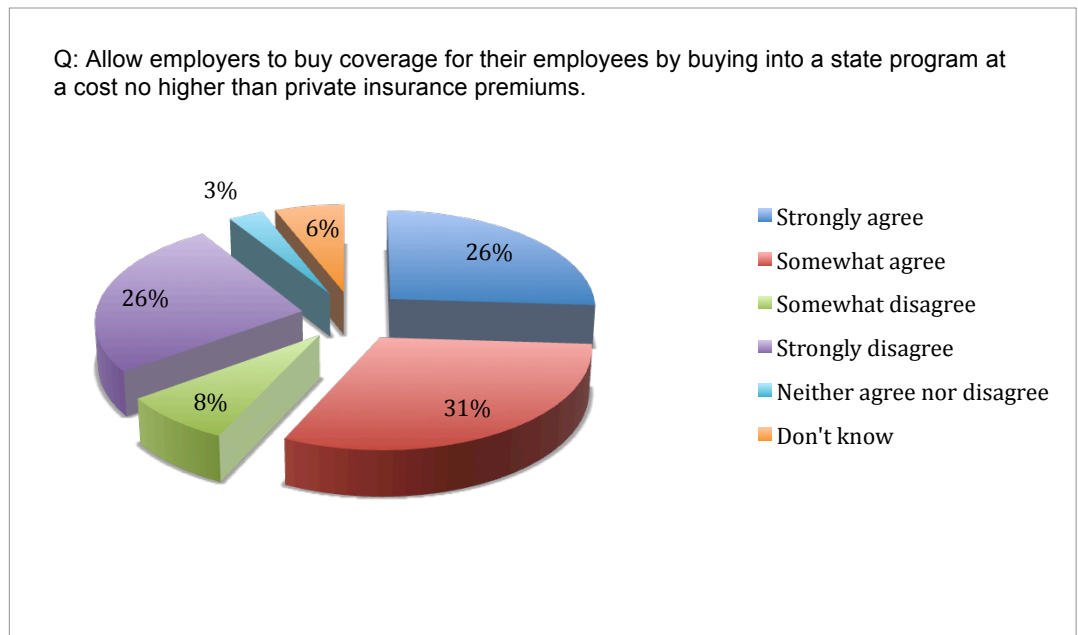


Small businesses support most approaches to healthcare reform

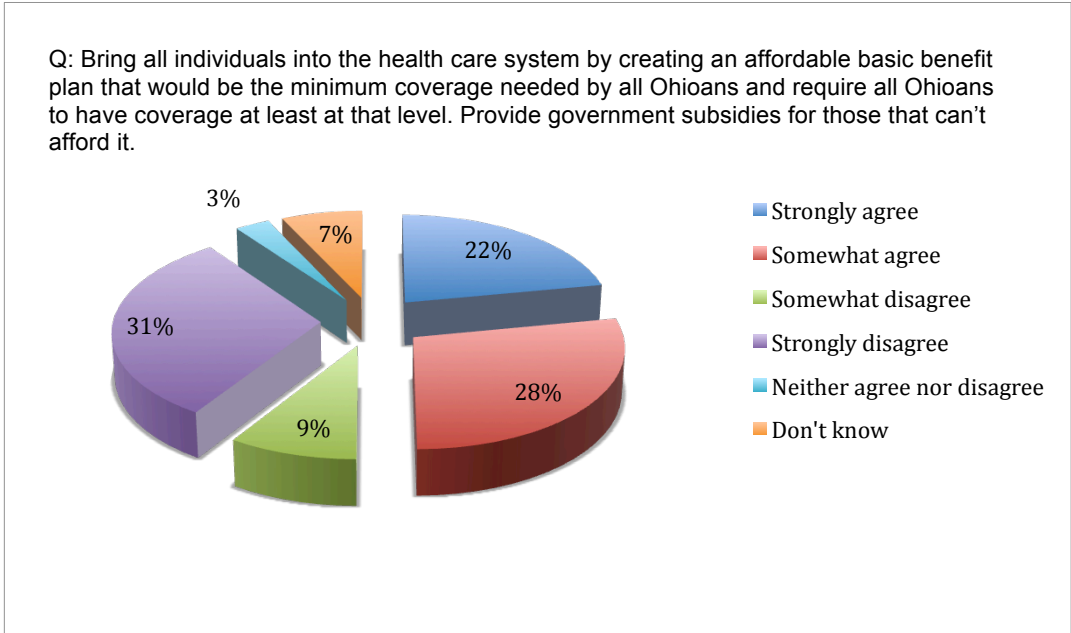
The survey explored small business owners' attitudes toward several reform ideas. The strongest support is for a proposal that would create an insurance exchange with both public and private insurance plans. 63% favor this, along with a tax credit for businesses that contribute to the premium (28% oppose it). 26% strongly agree and 21% strongly disagree.



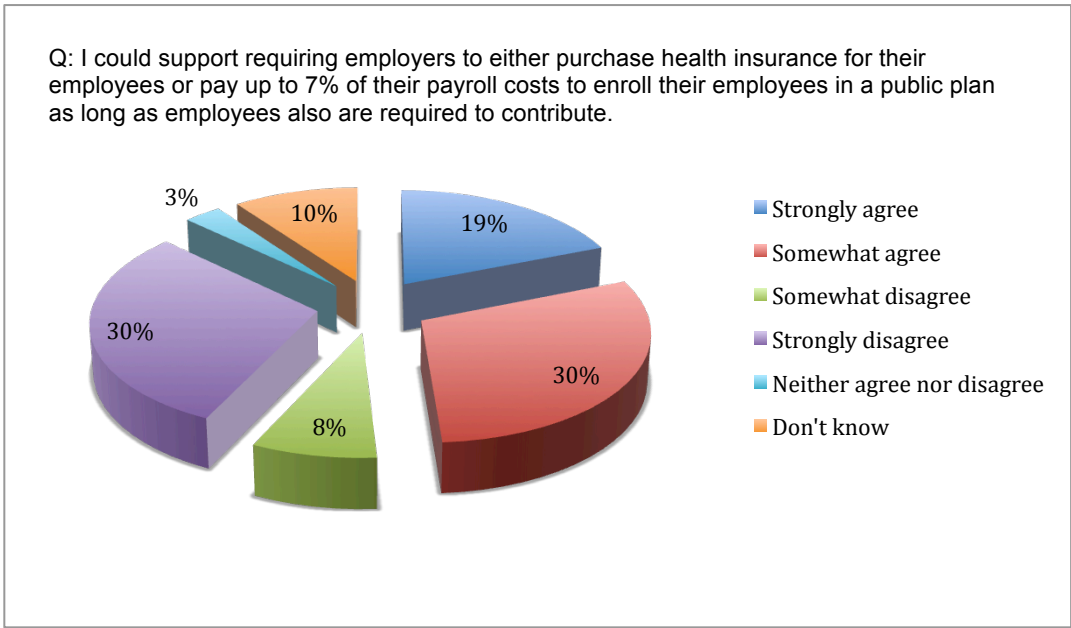
57% support a Medicaid buy-in option at a cost no higher than private insurance premiums (compared with 34% opposed). 26% strongly agree and 26% strongly disagree.



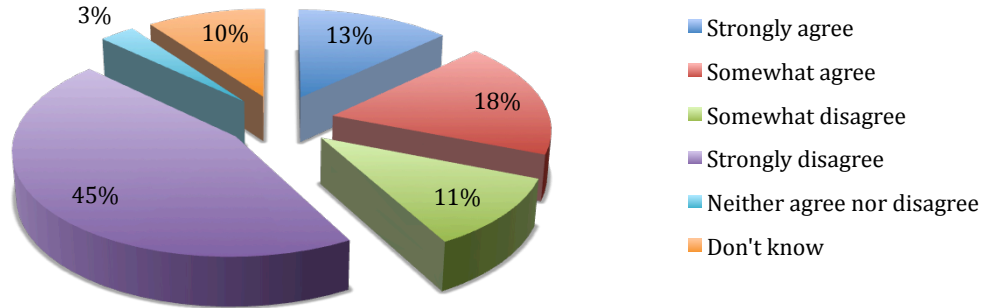
Half support creating a basic, affordable benefit plan to allow all Ohioans to have at least a minimal level of insurance coverage (compared with 40% opposed). 22% strongly agree and 31% strongly disagree with the proposal.



49% support requiring businesses that don't offer insurance to pay up to 7% of payroll to enroll their employees into a public plan. However, when asked a similar but differently worded question about employer financial support for purchasing health insurance from a public or private plan or paying up to 7% of payroll costs to a public plan offered by the federal or state government, just 32% agreed. Employers may have been more supportive of the first question because it emphasized that employees would also contribute, and less supportive of the second because it emphasized employer support of a government-run plan.

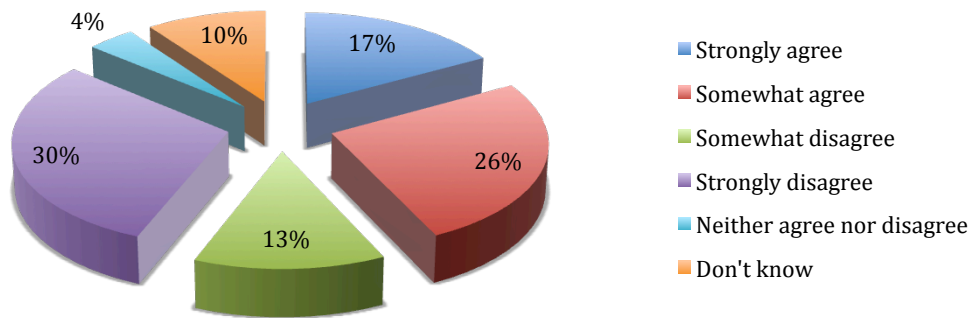


Q: Guarantee health coverage for everyone by requiring individuals to purchase health insurance either through a public health plan offered by the federal or state government or provided by their employer. Employers would be required to either purchase health insurance for their employees from a private or public plan or pay up to 7% of their payroll costs to support the public plan.

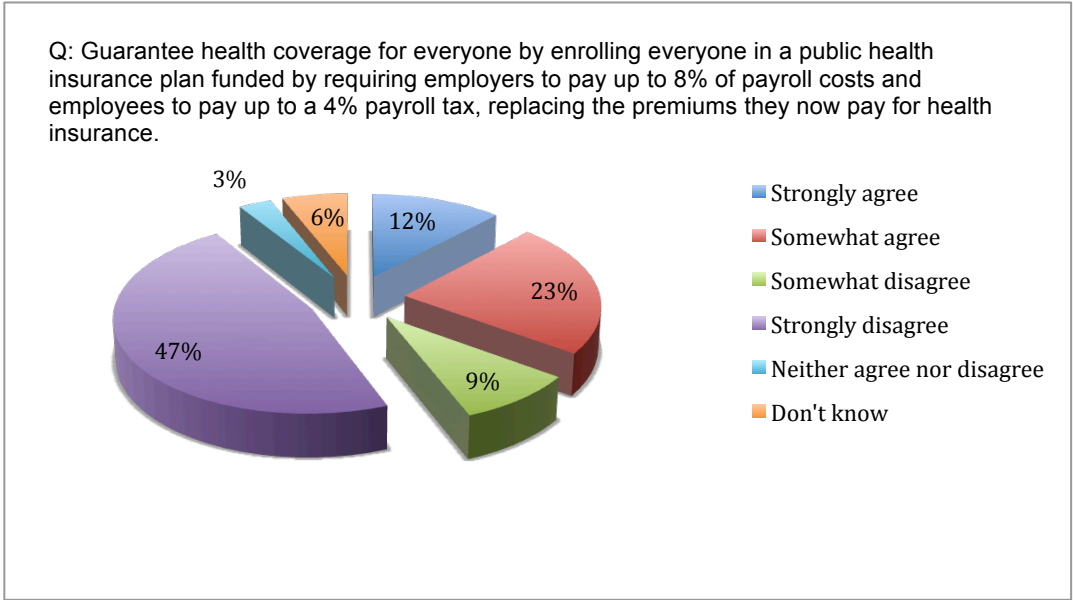


Respondents are evenly split 43% to 43% on the question of whether the state should use a high-risk pool to provide insurance for residents with pre-existing medical conditions. However, 30% strongly oppose the proposal while just 17% strongly support it.

Q: Create a statewide high risk pool that would provide coverage for individuals with existing or pre-existing illnesses funded by broad based charges to all insured Ohioans.

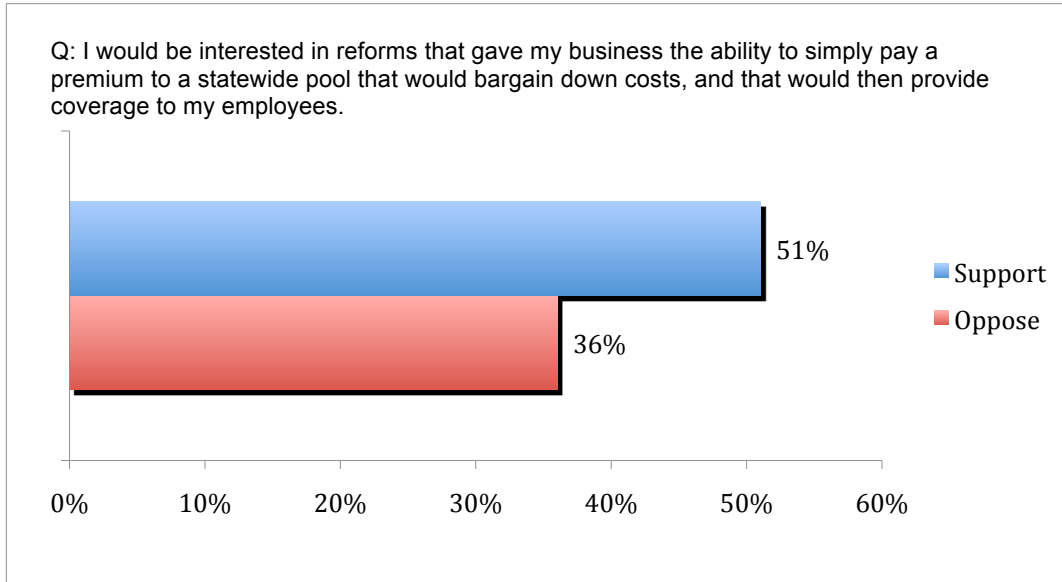


Small businesses do not support a single-payer plan. 35% favor a single-payer system while 56% oppose it.

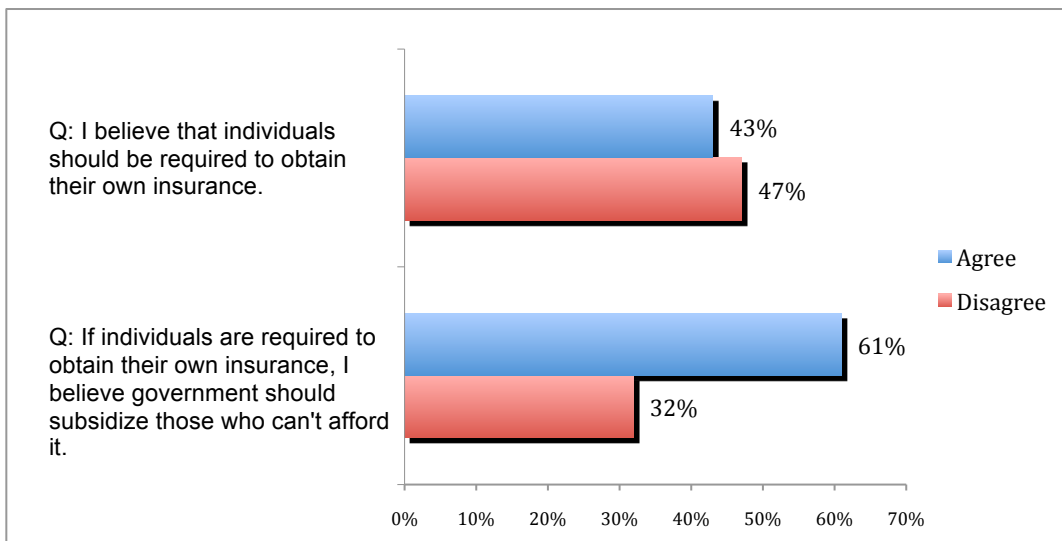


Other responses

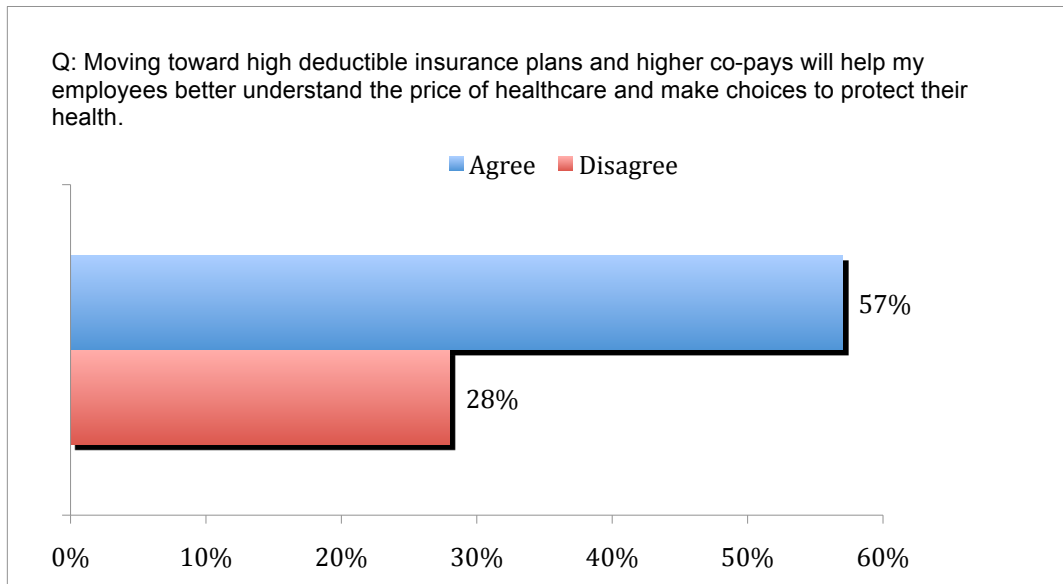
51% support the ability to pay a premium to a statewide pool that would bargain down costs and then provide coverage to the company's employees (compared with 36% opposed).



A slight minority of 43% believe that individuals should be required to obtain their own insurance (vs. 47% who disagree), but 61% say that if this requirement is established, government should subsidize those who can't afford it (compared with 32% who disagree).



57% agree that moving toward high-deductible insurance plans and higher co-pays will help their employees better understand the price of healthcare and make choices to protect their health (28% disagree).

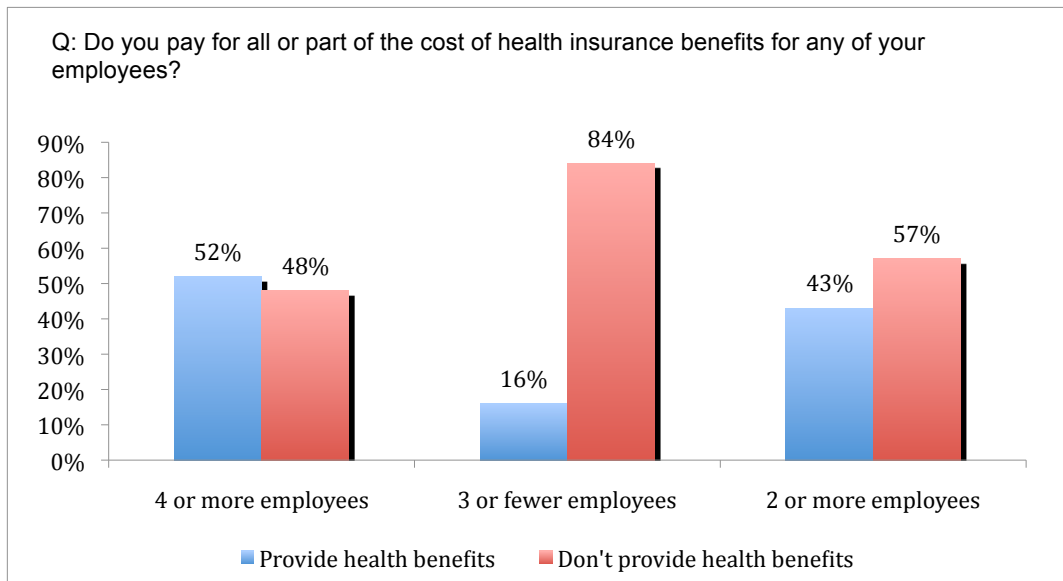


Ohio's small business owners appear open to a number of solutions to healthcare reform if they can be shown to be effective and affordable. It's not completely clear from the survey results which option they would embrace, and there remain significant numbers of employers who must be convinced of the wisdom of specific models of reform.

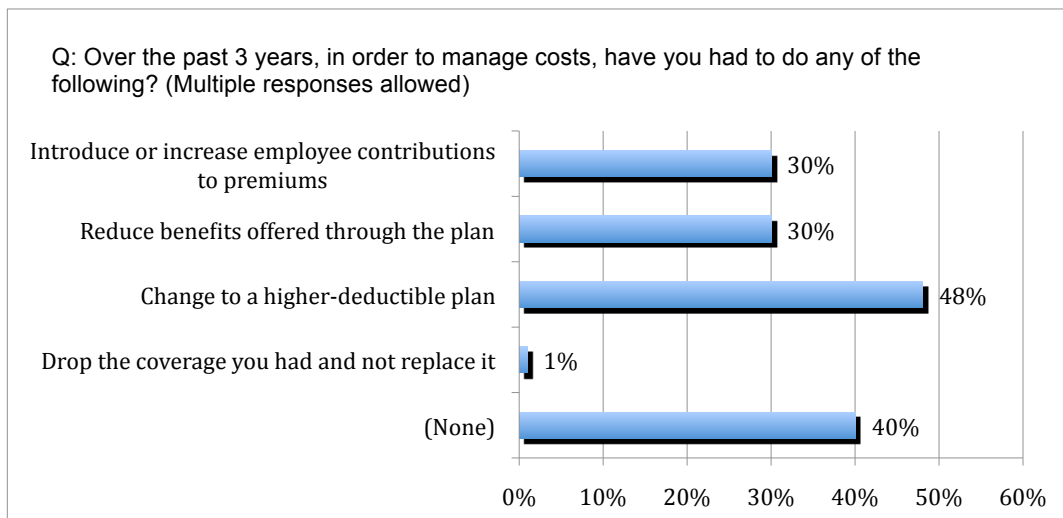
About the Businesses

Just under a third of the respondents (31%) say they are currently providing health coverage for employees, though 87% of the owners have coverage for themselves. This includes self-employed people and those with up to three employees, which pulls down the average. When considering only those with two or more employees, 43% offer coverage.

The more employees they have, the more likely the business owners are to provide health benefits. While 52% of businesses with four or more employees pay at least part of the cost for health insurance, just 16% of businesses with three or fewer employees do.

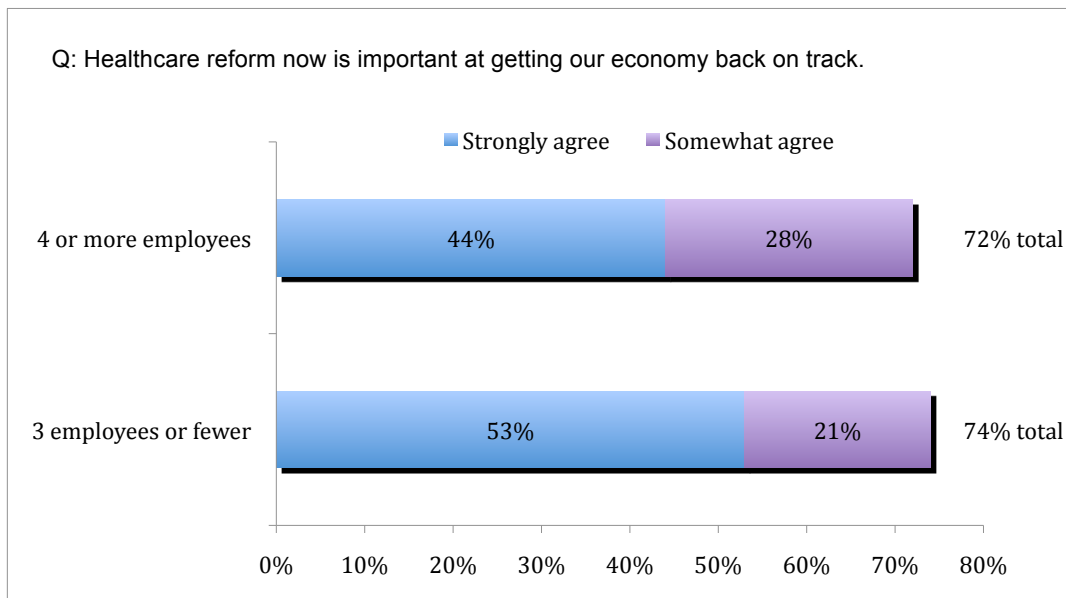


In the past three years, 48% of small businesses have had to change to a higher deductible plan to manage costs. 30% have had to reduce benefits or increase employee contributions.



Key Differences Among Subgroups

Support for reform was slightly stronger among smaller businesses, whose owners are more likely to purchase their health insurance on the individual market than those running larger businesses (53% of firms with three or fewer employees strongly agreed with the need for reform, while 44% of those with four or more employees responded with strong support). While they did not feel as strongly about the need for immediate reforms, larger-sized employers tended to believe that they have a responsibility to offer health coverage to employees and already provide coverage.



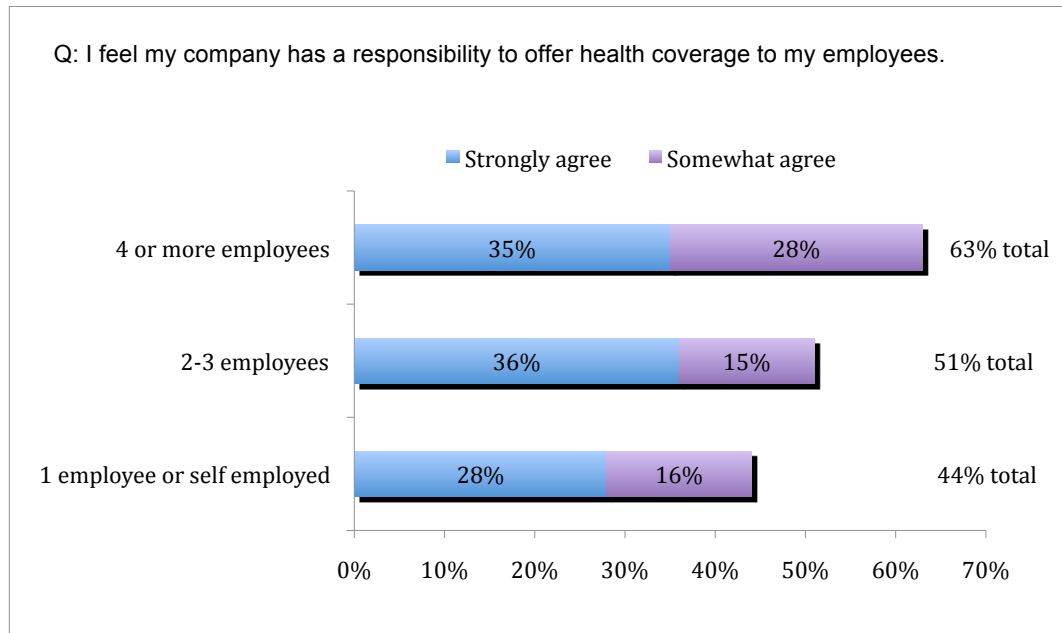
Ohio small businesses across the board believe that healthcare reform is needed to get the economy back on track. This broad-based support for reform—regardless of size of business, gender or region—is notable, given the differences in attitude among these subgroups on other questions, such as specific reform proposals.

There is some variation among regions within the state.

Support for reform by region

	Northeast	North	Southwest	Central	South
Reform now	70%	70%	76%	72%	79%

Employers with more employees are more likely to believe that they have a responsibility to offer health coverage.



Companies that provide coverage are more likely to support the idea of an employer contribution (53%) than those that don't currently offer employee health benefits; only 32% of the latter group would support requiring employer contributions toward healthcare.

Size of business

Smaller employers—sole proprietors and those with three or fewer employees—are more open to a requirement that employers pay into healthcare coverage (46% support an employer contribution of at least 3% of payroll, compared with 34% of firms with more employees). They are also more accepting than businesses with more employees of a play-or-pay system and a required minimum level of coverage.

Size of business

	1-3 employees	4 or more employees
Shared responsibility	68%	66%
Employers pay 3% or more	46%	34%
Play or pay	38%	22%
Exchange	65%	59%
Basic plan	54%	44%
Medicaid buy-in	61%	51%

Type of business

Respondents were also subdivided by type of business; most fell into either the retail and food category (31%) or service sector (30%). The idea of shared responsibility gets stronger support from the service sector, but responses to other proposals is mixed.

Type of business

	Retail/Food	Service	Other
Shared responsibility	62%	70%	69%
Employers pay 3% or more	43%	40%	42%
Play or pay	35%	35%	27%
Exchange	56%	60%	69%
Basic plan	50%	47%	51%
Medicaid buy-in	58%	53%	59%

Regional differences

Small business attitudes toward healthcare coverage tend to differ regionally, though the differences are not pronounced. The survey did show that those in the central part of the state are more likely to support reform, and are particularly interested in an insurance exchange model.

Region

	Northeast	North	Southwest	Central	South
Shared responsibility	66%	64%	68%	73%	67%
Employers pay 3% or more	39%	40%	37%	45%	39%
Play or pay	30%	30%	34%	31%	36%
Exchange	64%	63%	57%	72%	56%
Basic plan	47%	46%	55%	53%	54%
Medicaid buy-in	56%	55%	56%	61%	56%

Political differences

In general, Democrats more strongly favor reforms. 80% of Democrats believe that individuals who can't afford health coverage should receive subsidies, compared with 49% of Republicans; independents were in the middle with 65%. Democrats are also more likely to believe that businesses should pay something toward the cost of insurance. 36% of Republicans say that businesses should not be required to pay for health insurance coverage, compared with 30% of independents and just 14% of Democrats.

Political party

	Democrat	Republican	Independent/Other
Shared responsibility	76%	63%	67%
Employers pay 3% or more	54%	35%	41%
Play or pay	42%	27%	35%
Exchange	68%	59%	67%
Basic plan	66%	42%	56%
Medicaid buy-In	66%	49%	66%

Gender differences

Men and women express varying levels of support for different reform proposals. For example, women are more likely to believe that individuals with pre-existing conditions should be able to purchase insurance, but less likely to feel that employers should pay at least 3% of payroll into healthcare coverage. Nearly three quarters of the respondents were men.

Gender

	Men	Women
Shared responsibility	69%	60%
Employers pay 3% or more	46%	31%
Play or pay	32%	31%
Exchange	65%	56%
Basic plan	49%	52%
Medicaid buy-In	57%	56%

Demographics

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

- 31% of all the firms, including sole proprietors and those with one employee, offer insurance while 69% did not; 43% of those with two or more employees offer coverage
- Of those who offer insurance:
 - 20% pay less than 50% of employee premiums
 - 21% pay between 51% and 75% of employee premiums
 - 49% pay between 76% and 100% of employee premiums
 - 10% don't know
- 73% men; 27% women
- 25% Democrat; 41% Republican; 34% Independent/Other
- 79% employed 9 or fewer employees:
 - 33%: self-employed or 1 employee
 - 27%: 2–3 employees
 - 19%: 4–9 employees
 - 8%: 10–14 employees
 - 4%: 15–19 employees
 - 3%: 20–24 employees
 - 2%: 25–29 employees
 - 1%: 30–34 employees
 - 1%: 35–39 employees
 - 1%: 40–44 employees
 - 1%: 45–50 employees
 - 1%: 51–100 employees
- Broad range of business types:
 - 25%: Retail
 - 10%: Construction
 - 8%: Manufacturer
 - 7%: Creative or technical services
 - 7%: Financial, legal, accounting, consulting or similar
 - 6%: Restaurant or fast food
 - 5%: Wholesale distributor
 - 3%: Healthcare
 - 1%: Online/Internet-based
 - 1%: Real estate
 - 1%: Agriculture
 - 15%: Other services
 - 10%: Other
- Broad range of revenue levels:
 - 8%: Under 50K
 - 13%: 50–99K
 - 11%: 100–249K
 - 11%: 250–499K
 - 5%: 500–749K

- 4%: 750–999K
- 6%: 1–1.99 million
- 5%: 2–5 million
- 3%: Over 5 million
- 9%: Don't know
- 25%: Refused to state

Conclusion

Ohio's small business owners are concerned about the cost of health coverage. They believe that healthcare reform is necessary and are willing to participate as part of the solution. However, they are concerned about increasing costs and government mandates. A majority believe that in order to make healthcare more affordable it is appropriate to share the responsibility for financing among government, individuals, insurers, providers and employers. There are varying levels of support among small business owners for a variety of reform approaches that could involve government action. These include eliminating health status in the provision of insurance, creating large insurance exchanges, allowing buy-in to Medicaid, and even some type of "play or pay" scenario, depending on the level of required employer contribution. However, there is no consensus on what type of reform is appropriate, and several reform approaches elicited strong opposition from small businesses.

For more information, visit www.smallbusinessmajority.com

Organization & Contact Information

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FINAL

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 health care and compensation

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

FIRST CONTACT WITH ACTUAL INTERVIEWEE:

Hello, My name is _____ of Ohio Opinion Research. I am calling on behalf of the Small Business Network on Health Care. We are conducting a confidential brief survey among Ohio 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 the Small Business Network On Health Care:

The Small Business Network on Health Care is a group of business entrepreneurs in Ohio who have joined together to speak out on health care changes needed by small businesses to ensure our competitiveness and economic survival.

Prompt if respondent asks why Small Business Network on Health Care is conducting the survey:

The Small Business Network on Health Care is conducting this survey to understand the views of small businesses on health care.

GENDER OF RESPONDENT

Male 73
Female 27

REGION

Northeast..... 41
Northwest 10
Southwest 25
Central..... 19
Southeast..... 5

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

If YES, Are you the Owner or President/CEO of the company?

Yes 36
Yes (owner, President, CEO)..... 64
No..... **TERMINATE**
(Don't know) **TERMINATE**

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

1 or Self-Employed.....	33
2 or 3	27
4-9	19
10-14	8
15-19	4
20-24	3
25-29	2
30-34	1
35-39	1
40-44	1
45-50	1
51-100	1
101 or more.....	TERMINATE
(Don't Know/Refused).....	TERMINATE

3. Are you personally covered by health insurance?

Yes,	87
No.....	13
(don't know).....	0

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

Yes	GO TO Q5	31
No.....	GO TO Q8	69
(Don't know)	TERMINATE	

ASK ONLY IF Q4=1

5. What percentage of your full-time employees' health insurance premiums do you pay for (percentage of employee portion, not dependent portion)? **(READ LIST)**

We pay UNDER 50% of the premium cost	20
We pay BETWEEN 50% and 75% of the premium cost.....	21
We pay between 76% and 100% of the premium cost.....	49
(Don't know)	10

ASK ONLY IF Q4=1

6. How much per employee do you estimate you currently pay for health insurance premiums in your company? **(READ LIST)**

Under \$100 per month	7
\$100 to \$299 per month	20
\$300 to \$499 per month	31
\$500 to \$700 per month	12
Over \$700 per month	14
(Don't know)	17

7. Over the past 3 years, in order to manage costs, have you had to do any of the following?
 (RANDOMIZE) **(MULTIPLE RESPONSES ALLOWED)**

- _ Introduce or increase employee contributions to premiums 30
- _ Reduce benefits offered through the plan..... 30
- _ Change to a higher-deductible plan 48
- _ Drop the coverage you had and not replace it..... 1
- (none) 40

RESUME ASKING ALL

Now I am going to read you some statements about health care. 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 Q8-20

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

ASK ONLY IF Q4=2

8. My business cannot afford to provide health coverage.
 66 10 4 13 6 0 77 17

ASK ONLY IF Q4=1

9. My business is really struggling to afford the cost of health coverage.
 42 29 8 18 0 4 71 26

RESUME ASKING ALL

10. Health care reform now is important to getting our economy back on track
 49 24 5 17 2 3 73 22

11. I feel my company has a responsibility to offer health coverage to my employees.
 33 21 8 30 7 1 53 38

12. I would be interested in reforms that gave my business the ability to simply pay a premium to a statewide pool that would bargain down costs, and that would then provide coverage to my employees.
 29 22 10 26 6 7 51 36

13. I believe that individuals should be required to obtain their own insurance
 25 18 13 34 7 4 43 47

14. If individuals are required to obtain their own insurance, I believe government should subsidize those who can't afford it
 37 24 9 23 2 5 61 32

15. I could support requiring employers to either purchase health insurance for their employees or pay up to 7% of their payroll costs to enroll their employees in a public plan as long as employees also are required to contribute.
 19 30 8 30 3 10 49 37

16. Government should play a bigger role in the regulation of the health care market
 34 17 7 36 2 4 51 43

	str agree	smwt agree	smwt disag	str disag	(neither) (DK/ref)		agree	disag
17. SSA: People should be able to buy healthcare policies without regard to their health status and previous health conditions, even if it may raise the cost of premiums.	52	20	12	11	2	4	72	22
18. SSB: Access to health care is a significant consideration in the decision of people with pre-existing conditions to start small businesses.	34	33	7	12	1	13	67	19
19. In order to make health care more affordable it is appropriate to share the responsibility for financing healthcare among individuals, employers, insurance companies, health care providers, and government.	41	26	9	17	3	5	67	25
20. Moving toward high deductible insurance plans and higher co-pays will help my employees better understand the price of health care and make choices to protect their health.	26	31	9	19	5	9	57	28

END ROTATION

21. 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)**

Employers should not be required to contribute anything.....	30
3% or less	12
At least 3% and less than 5%	17
At least 5% and less than 7%	5
At least 7% but less than 10%	8
10% or over	11
Don't Know.....	16

Now I am going to read you some types of proposals that have been made to reform health care. For each one, please tell me whether you strongly support, somewhat support, somewhat oppose, or strongly oppose the proposal.

[READ FIRST ITEM.] Do you strongly support, somewhat support, somewhat oppose, or strongly oppose this proposal?

ROTATE Q22-27

	str supp	smwt supp	smwt oppos	str oppos	(neither) (DK/ref)		supp	oppos
22. [SINGLE PAYER] Guarantee health coverage for everyone by enrolling everyone in a public health insurance plan funded by requiring employers to pay up to 8% of payroll costs and employees to pay up to a 4% payroll tax, replacing the premiums they now pay for health insurance.	12	23	9	47	3	7	35	56
23. [PAY OR PLAY] Guarantee health coverage for everyone by requiring individuals to purchase health insurance either through a public health plan offered by the federal or state government or provided by their employer. Employers would be required to either purchase health insurance for their employees from a private or public plan or pay up to 7% of their payroll costs to support the public plan.	13	18	11	45	3	9	32	56

	str supp	smwt supp	smwt oppos	str oppos	(neither)(DK/ref)		supp	oppos
24. [EXCHANGE] Expand access to health coverage by creating a national health coverage exchange that offers a choice of private and public plans. Offer a tax credit worth up to one-half of premium costs to small businesses who provide all their employees with insurance through the exchange and who contribute to the premium.	26	37	7	21	2	7	62	28
25. [MEDICAID BUY-IN] Allow employers to buy coverage for their employees by buying into a state program at a cost no higher than private insurance premiums.	26	31	8	26	3	7	57	34
26. [RISK POOL] Create a statewide high risk pool that would provide coverage for individuals with existing or pre-existing illnesses funded by broad based charges to all insured Ohioans.	17	26	13	30	4	9	43	43
27. [MINIMUM COVERAGE] Bring all individuals into the health care system by creating an affordable basic benefit plan that would be the minimum coverage needed by all Ohioans and require all Ohioans to have coverage at least at that level. Provide government subsidies for those that can't afford it.	22	28	9	31	3	8	50	40

The few remaining questions are for statistical purposes only.

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

READ LIST

_ Retail	25
_ Online/Internet-based	1
_ Manufacturer	8
_ Wholesale distributor	5
_ Healthcare	3
_ Real estate	1
_ Construction	10
_ Agriculture	1
_ Creative or technical services	7
_ Financial, legal, accounting, consulting or similar	7
_ Other services	15
_ Restaurant or fast food	6
_ Other	10
(don't know).....	0

29. 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?

Democrat.....	21
independent - lean Democrat.....	4
Democrat.....	25
independent	25
Republican	41
independent - lean Republican	9
Republican	32
(don't know/other)	9

30. What was the gross revenue of your company in 2007?

CODE ACTUAL REVENUE: _____

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

READ CATEGORIES:

Under \$50,000	8
\$50,000 to \$99,999	13
\$100,000 to \$249,999	11
\$250,000 to \$499,999	11
\$500,000 to \$749,999	5
\$750,000 to \$999,999	4
\$1 million to \$1.99 million	6
\$2 million to \$5 million.....	5
Over \$5 million	3
(Don't know)	9
(Refused)	25