



Report

Alaska Small Business Healthcare Survey

August 5, 2009

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Alaska 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. Alaska entrepreneurs also believe that to make healthcare more affordable, it's important for individuals, employers, insurers, government and healthcare providers to share the responsibility of financing the system.

Key Findings

Alaska's small business community includes a large sector of self-employed commercial fishermen. Because this group is fundamental to small business in the state, two different groups were surveyed: 300 small business owners (including sole proprietors and owners of businesses with fewer than 100 employees) and 100 fishermen. Most survey questions were asked of both groups, though there were some differences. The survey instrument is included at the end of this report.

The results show that Alaska's small business owners and commercial fishermen overwhelmingly believe affordability is a major barrier to providing health insurance. Where small business owners do offer coverage, the high price makes it difficult to afford. At the same time, they feel a responsibility to provide coverage. Similarly, where the self-employed and fishermen do have coverage for themselves, affordability is a problem. Both small business owners and fishermen 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.

- The number one concern for Alaska small business owners in healthcare reform is controlling costs. The top concern for fishermen is insurance that covers everybody.
- 92% of small business owners not offering health insurance say they can't afford to, while 79% of those who do offer it say they're really struggling to do so. Among fishermen, 72% of those who don't have coverage for themselves say they can't afford it, while 40% of those who do have coverage say they are struggling to pay for it.
- 87% of small business people support establishing a health insurance pool to create a marketplace where small businesses and individuals can choose their coverage. Only 8% oppose this proposal. Among fishermen, 81% support and 13% oppose this proposal.
- 87% of Alaska small business people support a proposal to cover medically necessary travel expenses. Among commercial fishermen, support is at 78%.
- 84% of fishermen and 82% of small business owners want to eliminate preexisting condition rules. 72% of fishermen and 66% of small business owners see these rules as a barrier to starting a business.
- 75% of fishermen and 70% of small business people prefer having the choice of a private or public health insurance plan.
- 72% of small business owners and 64% of commercial fishermen say it's important for individuals, employers, insurers, the government and healthcare providers to share the responsibility for making healthcare more affordable.
- 66% of fishermen and 63% of small business people support government action to increase the number of doctors and other providers in rural areas to ensure that everyone has access to affordable, high-quality healthcare.
- 66% of commercial fishermen and 59% of small business owners say healthcare reform is important for getting the economy back on track.
- 47% of small business owners say their company has a responsibility to provide health coverage for its employees.
- 43% of small business people and 46% of commercial fishermen believe businesses that don't offer health insurance should be required to pay something to cover their employees, although 43% and 26%, respectively, say no contribution should be required.

Alaska's small business owners and fishermen are concerned about the cost of health coverage. They believe healthcare reform is necessary and are willing to participate as part of the solution. Access to affordable health insurance is currently a problem for most of them. The majority believe that in order to make healthcare more affordable, it's important to share the responsibility for financing among government, individuals, insurers, providers and employers. Both small business owners and commercial fishermen support a variety of reform approaches that involve government action. These include eliminating the consideration of preexisting health conditions in the provision of insurance, creating an insurance exchange, increasing access to affordable, high-quality care in rural areas, and covering medically necessary travel expenses.

For more information, visit www.smallbusinessmajority.com

Methodology

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

Between June 10 and June 12, 2009, professional interviewers conducted telephone interviews with a total of 300 small business owners in Alaska and an additional 100 fishermen. For the purposes of this research, a small business is defined as having up to 100 employees, including sole proprietors. Fishermen are defined as those who own or operate a commercial fishing vessel or fishing site. The interviews lasted an average of 10 minutes for the base sample and 9 minutes for the fishermen.

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 their responses. The base sample of 300 business owners has an overall margin of error of 5.7%, with a 95% confidence interval. The sample of 100 commercial fishermen has an overall margin of error of 9.8%, with a 95% confidence interval. Answers with fewer responses have higher margins of error than does the survey as a whole.

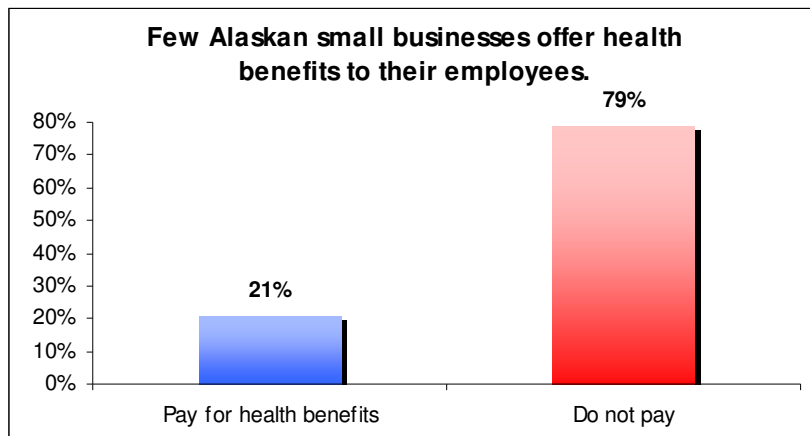
Survey Results

Alaska's small business community includes a large sector of self-employed commercial fishermen. Because this group is fundamental to small business in the state, two different groups were surveyed: 300 small business owners (including sole proprietors and owners of businesses with fewer than 100 employees) and 100 fishermen. Most survey questions were asked of both groups.

Alaska's small business owners and commercial fishermen overwhelmingly indicate they cannot afford to provide health coverage for themselves and their employees. Where they do offer coverage, it's a significant struggle to afford it. They view lack of access to high-quality, affordable health insurance as a significant barrier to entrepreneurship, see reform as necessary and see themselves as part of the solution. They support a role for the federal government in healthcare reform and a number of proposals to improve affordability and access to care.

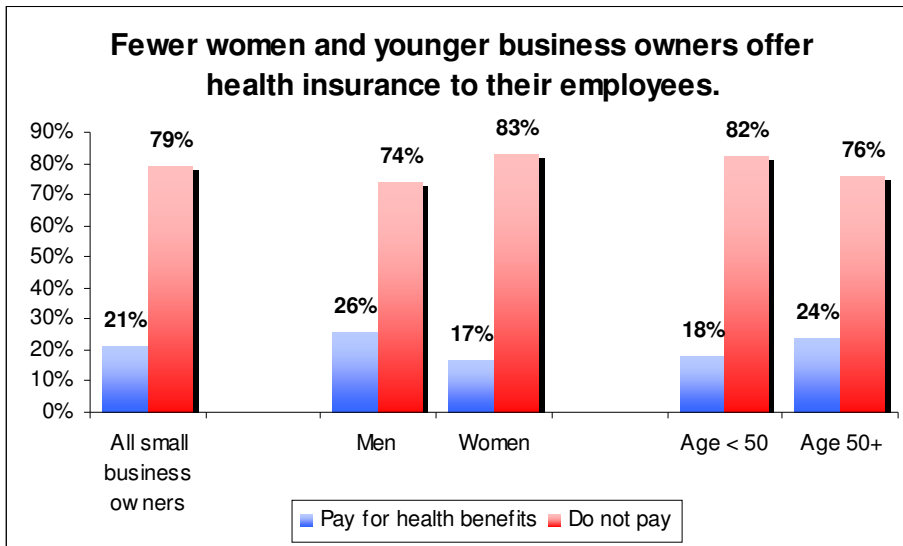
Small businesses can't afford healthcare coverage for their employees.

Healthcare affordability is a big problem for small businesses in Alaska. Nearly 8 in 10 (79%) of Alaska's small businesses don't pay for any part of the cost of health insurance for their employees; only about 2 in 10 (21%) contribute something toward their employees' coverage.



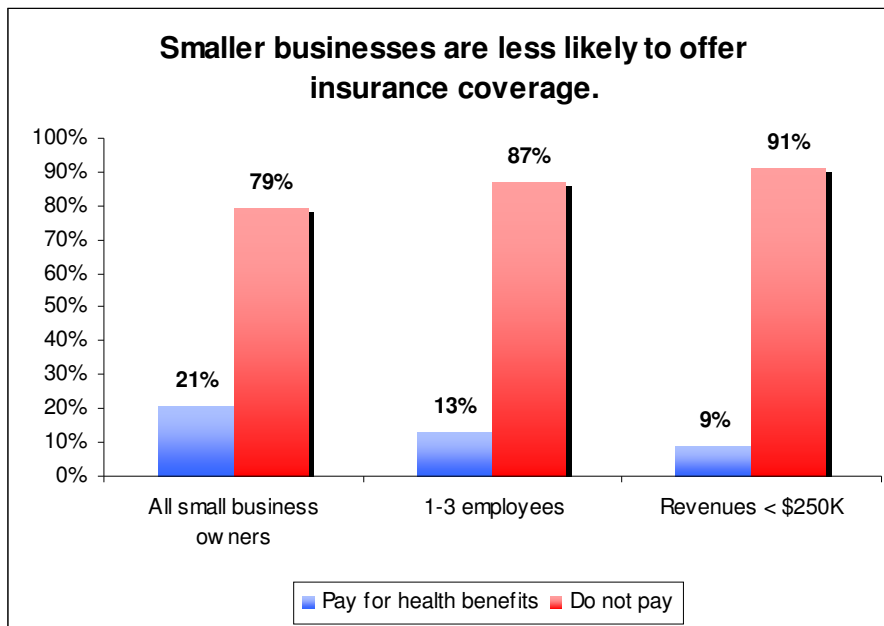
Q: Does your company pay for all or part of the cost of health insurance benefits for ANY of its employees other than yourself?

Women and younger business owners are less likely to offer health insurance benefits to their employees. More women than men (by 9 points) say they do not offer insurance. Similarly, more small business owners under age 50 than older small business owners (by 6 points) say they don't offer insurance.



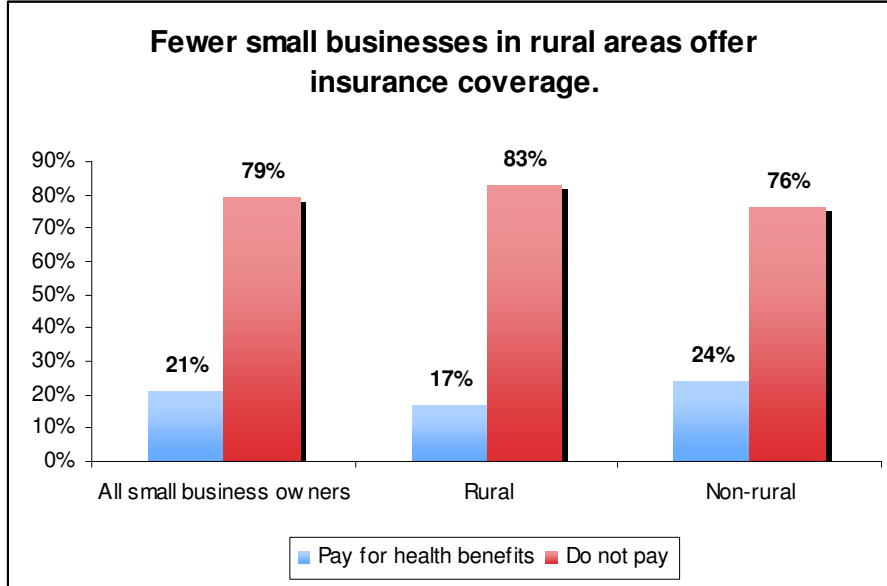
Q: Does your company pay for all or part of the cost of health insurance benefits for ANY of its employees other than yourself?

Compared with all small business owners in Alaska, the smallest businesses are the least likely to offer insurance coverage. About 9 in 10 of small businesses with 1-3 employees or with revenues under \$250,000 don't offer coverage.



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

Fewer rural small businesses offer insurance coverage to their employees than those in non-rural areas.

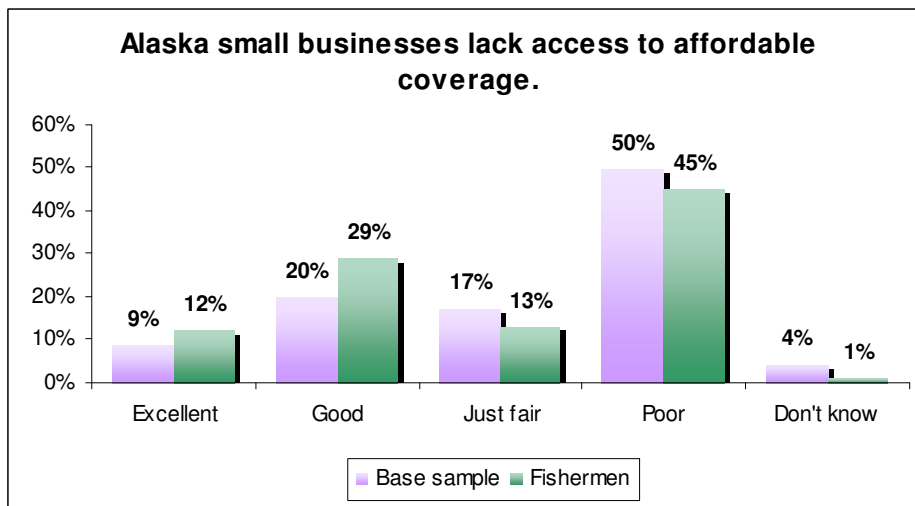


Q: Does your company pay for all or part of the cost of health insurance benefits for ANY of its employees other than yourself?

Alaska small businesses lack access to affordable coverage.

More than half of Alaska's small business owners and fishermen describe their access to affordable health insurance as just fair or poor. Fishermen are slightly better off than other small business owners, with 58% saying their access to affordable coverage is fair or poor and 67% of other small business people saying their access is fair or poor.

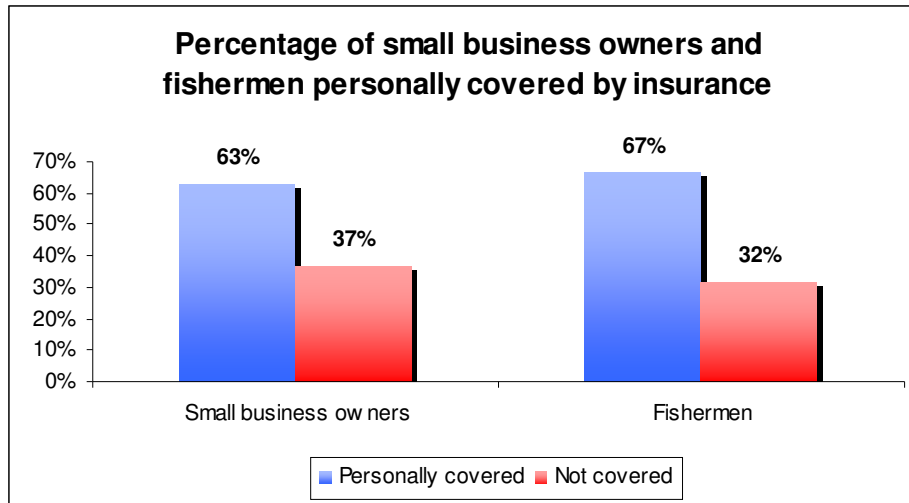
A small minority (only 12% of fishermen and 9% of other small business people) say their access to affordable coverage is excellent.



Q: How would you describe your access to affordable health insurance coverage—excellent, good, just fair or poor?

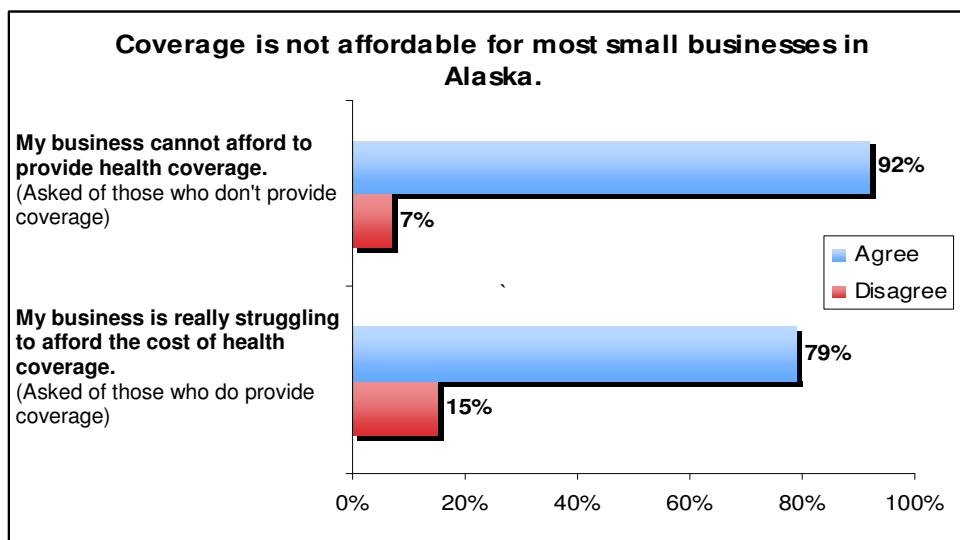
Small business owners and fishermen struggle with the cost of coverage for themselves.

About one-third of small business owners are not personally covered by health insurance. Slightly more fishermen have coverage for themselves than other small business owners.



Q: Are you personally covered by health insurance?

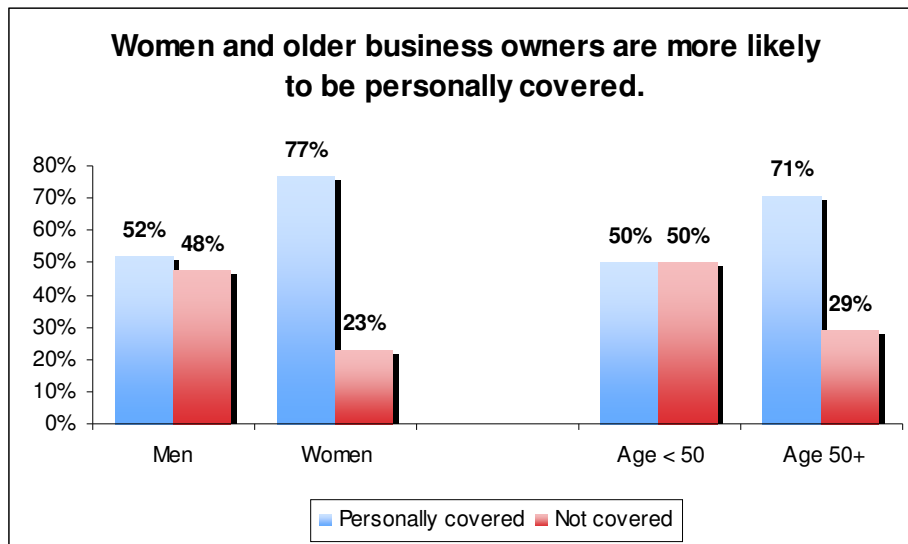
Nearly all (92%) of small businesses that don't offer health insurance say they can't afford to provide it. Moreover, the vast majority (79%) of those that offer it say they're really struggling to do so.



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.

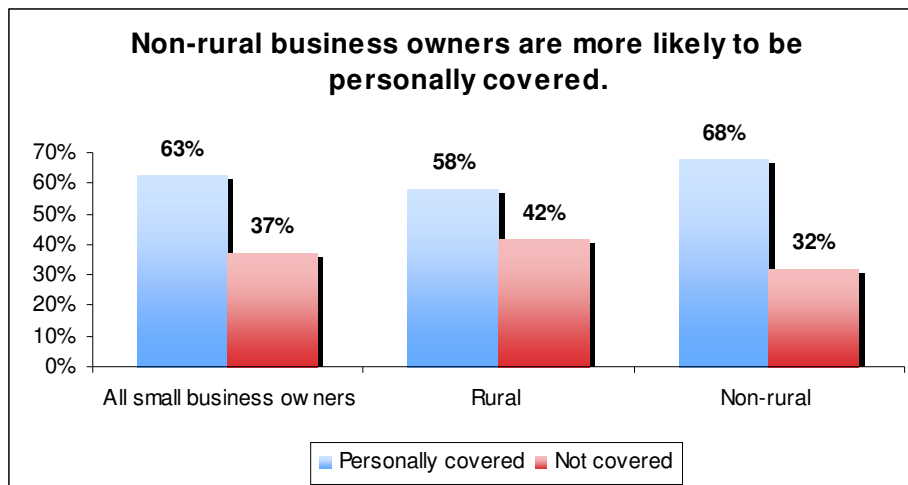
Fishermen struggle with high costs as well, though not as much as small business owners. Among those that don't have coverage for themselves, 72% of fishermen say they struggle with the cost. Among those that do, 40% say they're struggling to afford the cost.

Women and older business owners are significantly more likely than men and younger business people to be covered themselves. Women are more likely to be covered by a 25-point margin compared with men. For small business owners over age 50, the margin is 21 points compared with their younger counterparts.



Q: Are you personally covered by health insurance?

Small business owners that live in non-rural areas are also more likely to have personal coverage for themselves, by 10 points.



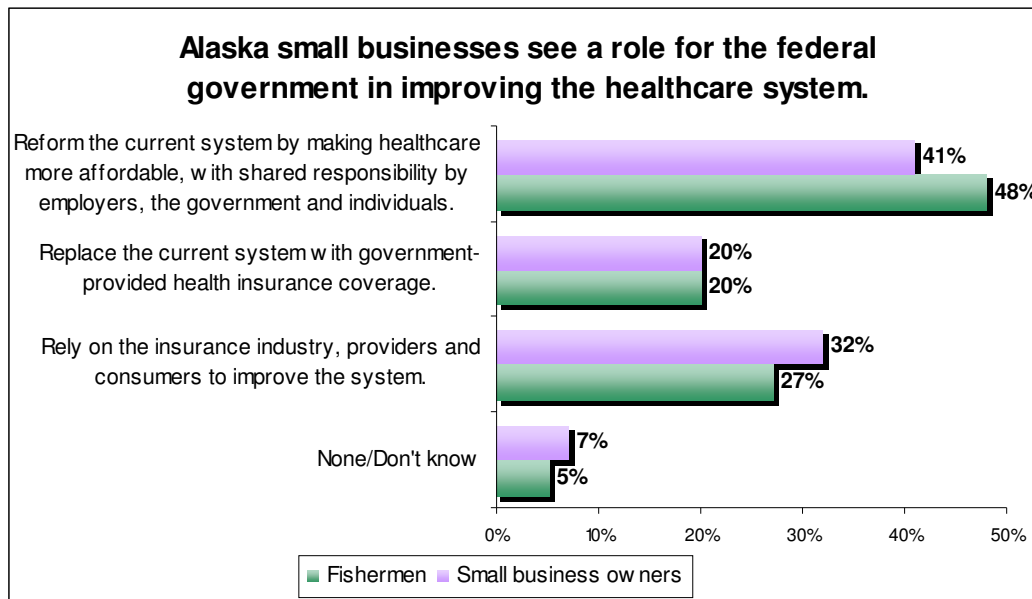
Q: Are you personally covered by health insurance?

Alaska small business people see a role for the federal government.

A majority of Alaska’s small businesses see some role for the federal government in improving the country’s healthcare system; 68% of fishermen and 61% of other small businesses agree.

Many want to reform the current system by making healthcare more affordable, with shared responsibility by employers, the government and individuals (48% of fishermen and 41% of small businesses). Another 20% of small businesses and fishermen prefer to replace the system with

one under which all Americans have health insurance provided through the government. Only 27% of fishermen and 32% of other small businesses want to rely on the insurance industry, providers and consumers to improve the healthcare system, with no involvement from the federal government.



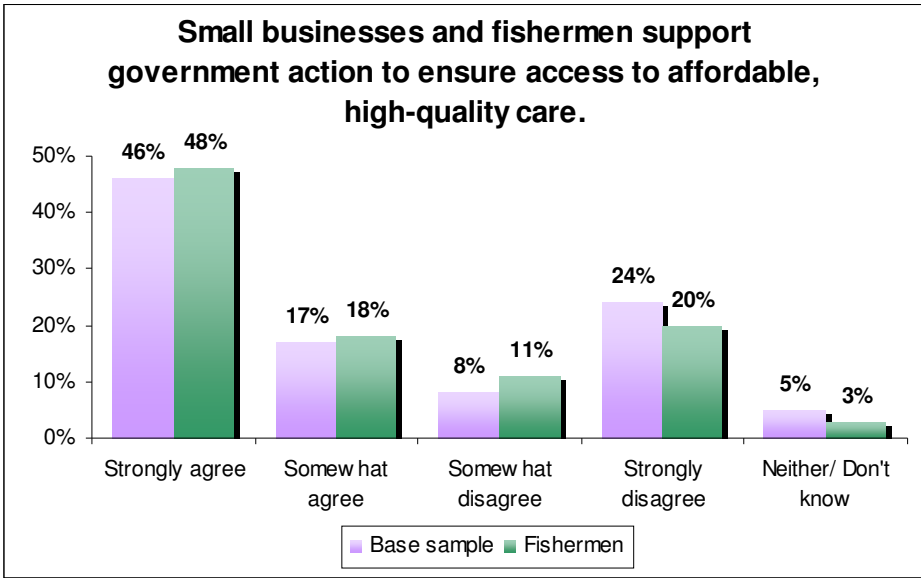
Q: Which one of the following statements is closest to your view of the role the federal government should play in improving the country's healthcare system?

Support for a federal role is similar across most groups of small business owners. There are few differences by age of business owner, business size, by rural businesses, and those who do or don't pay for some portion of their employees' health insurance benefits.

However, women are more likely than men by 15 points to see a role for the federal government in making healthcare more affordable, with 49% supporting shared responsibility by employers, the government and individuals (compared with 34% for men).

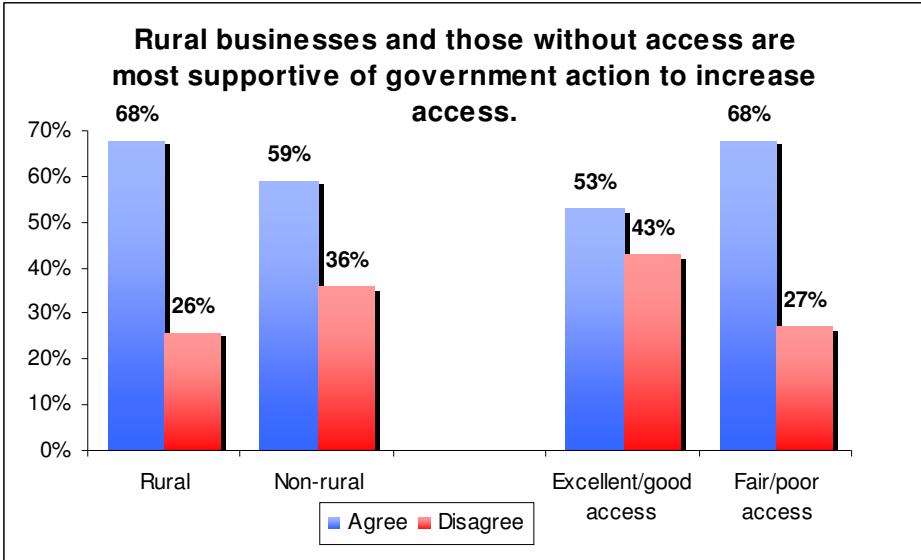
Small businesses want government action to ensure access to affordable care.

About two thirds of small businesses (63%) and fishermen (66%) say the government should take action to increase the number of doctors and other providers in rural areas, including rural Alaska, to ensure that everyone has access to affordable, high-quality healthcare.



Q: Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the statement: the government should take action to increase the number of doctors and other providers in rural areas, including rural Alaska, to ensure that everyone has access to affordable, high-quality healthcare.

Rural small businesses and those with fair or poor access to affordable health coverage feel most strongly about the role of government to increase the number of providers in rural areas. Support is high across the board. In rural areas, the margin of support for government action is 42 points (68% agree and 26% disagree); similarly, in areas that lack affordable access, the margin of support is 41 points (68% agree, 27% disagree).



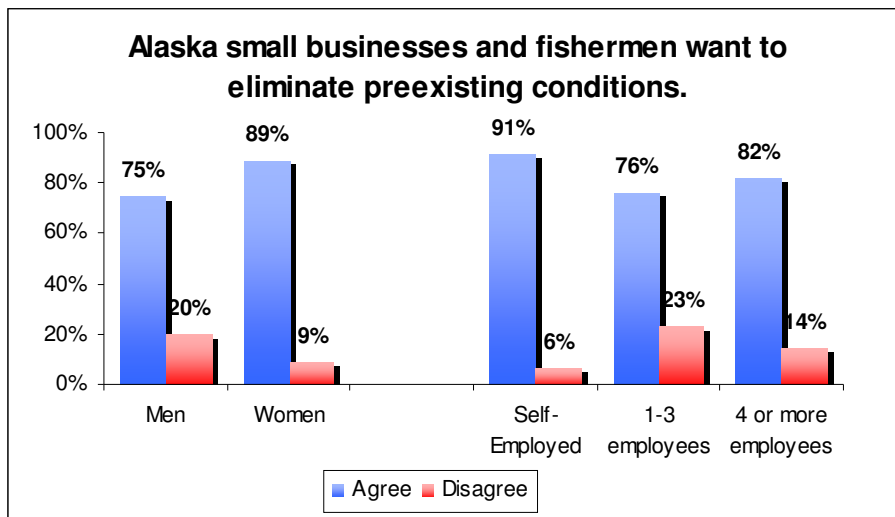
Q: Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the statement: the government should take action to increase the number of doctors and other providers in rural areas, including rural Alaska, to ensure that everyone has access to affordable, high-quality healthcare.

Alaska small business owners and fishermen want to eliminate preexisting condition rules.

More than 8 in 10 of Alaska's small businesses and fishermen believe people should be able to buy healthcare policies without regard to their health status or previous health conditions. Among small businesses, 82% agree; among fishermen, 84% agree. Two-thirds (66%) of fishermen say they strongly agree (compared with 59% of small businesses).

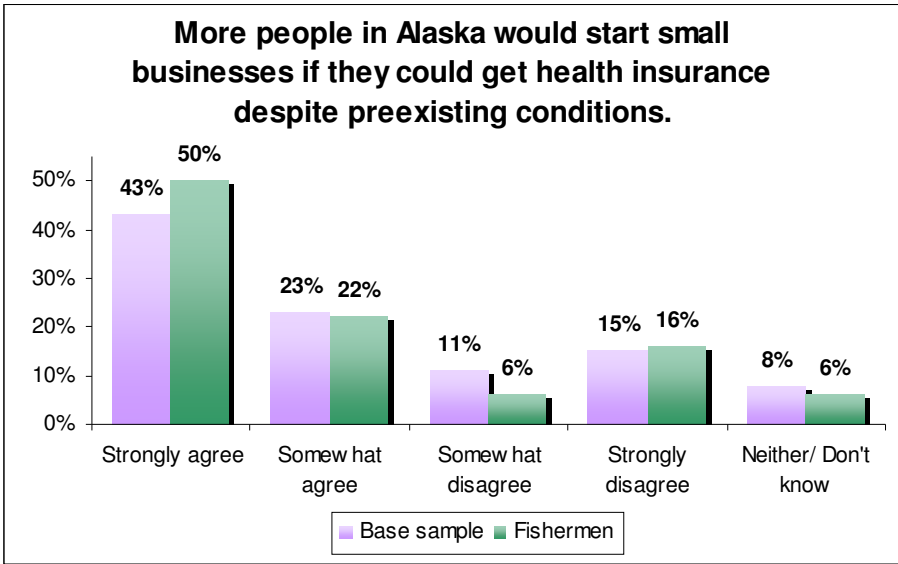
Women and self-employed business owners feel more strongly than men and larger businesses about eliminating preexisting condition rules.

There are no significant differences by age of business owners, by the revenue category of businesses, or by location in rural or non-rural areas.



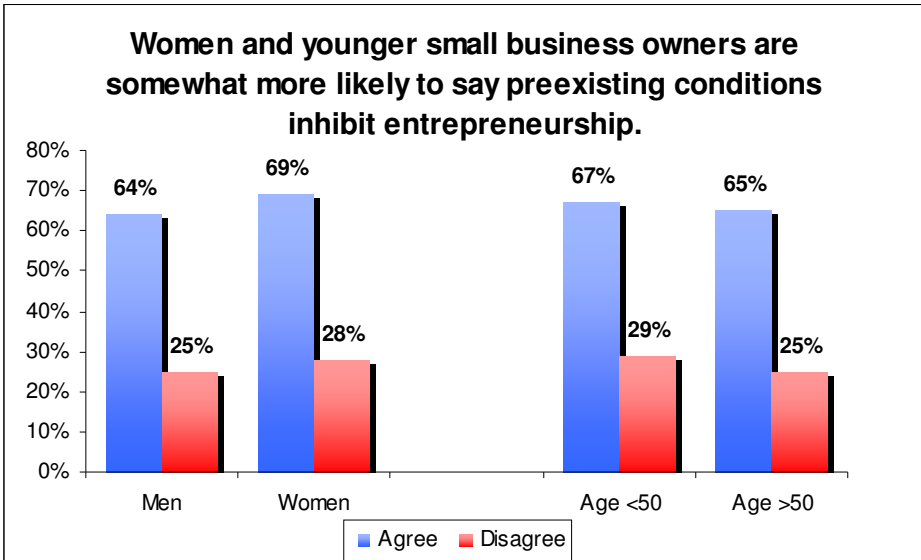
Q: Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the statement: People should be able to buy healthcare policies without regard to their health status and previous health conditions.

Small business people and fishermen view restrictions based on preexisting conditions as a barrier to becoming entrepreneurs. Two-thirds of small businesses (66%) and nearly three-quarters (72%) of fishermen say more people would become entrepreneurs and start businesses if they knew they could get health insurance despite their preexisting conditions.



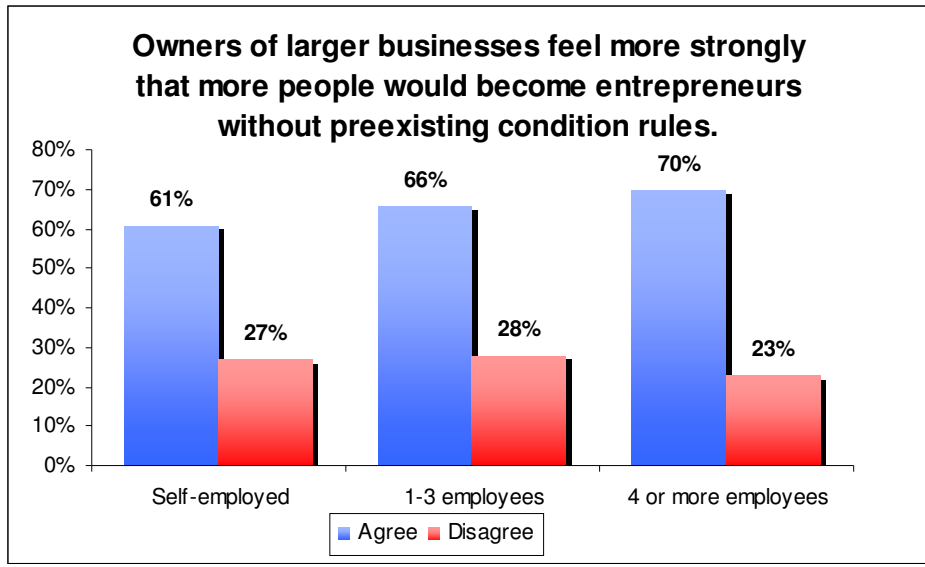
Q: Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the statement: More people would become entrepreneurs and start businesses if they knew that they could get health insurance despite their preexisting health conditions.

Women and younger small business owners feel more strongly than men and older business owners that preexisting condition rules in the provision of insurance hold people back from becoming entrepreneurs.



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.

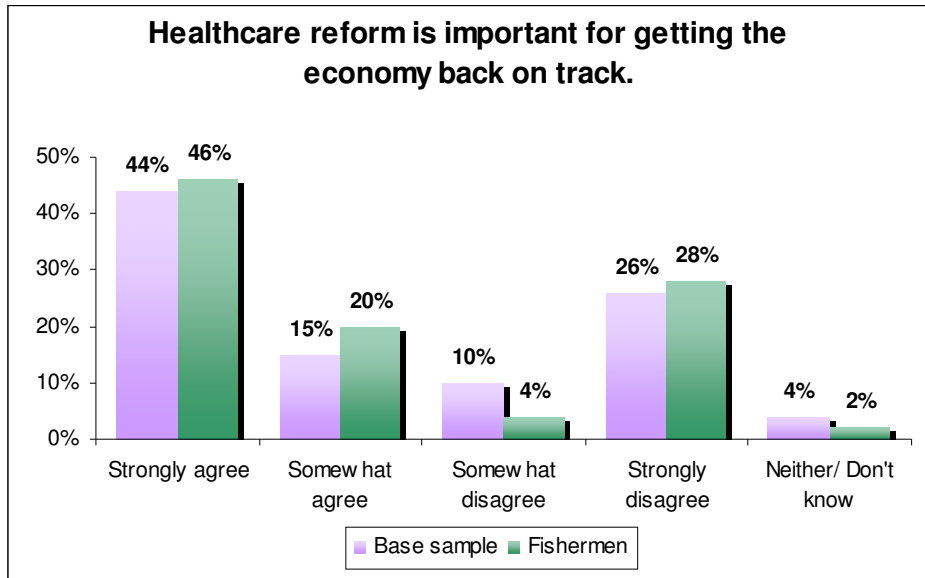
Owners of larger small businesses feel more strongly than their counterparts at smaller firms.



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.

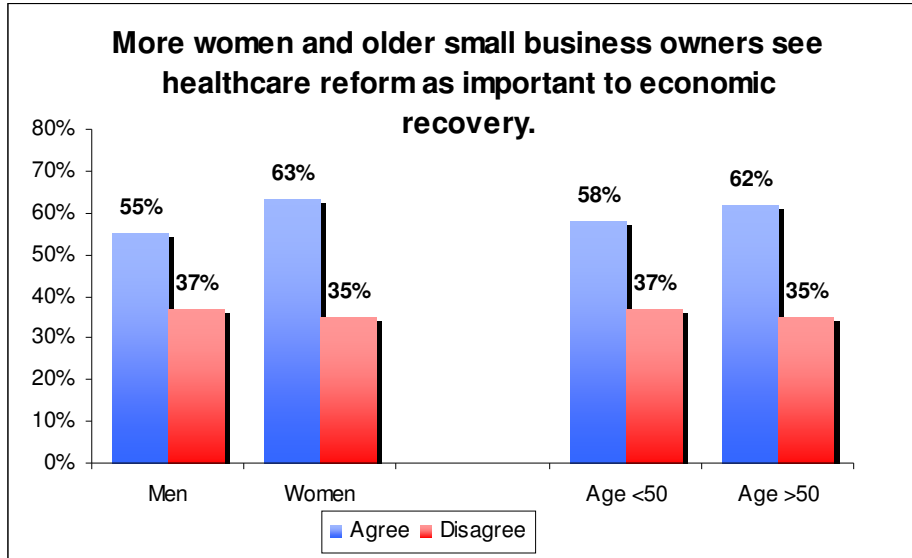
Healthcare reform is important for economic recovery.

Two-thirds (66%) of fishermen and nearly 6 in 10 (59%) of Alaska’s small business people say healthcare reform is important for getting the economy back on track, with more than 4 in 10 strongly agreeing with this statement.



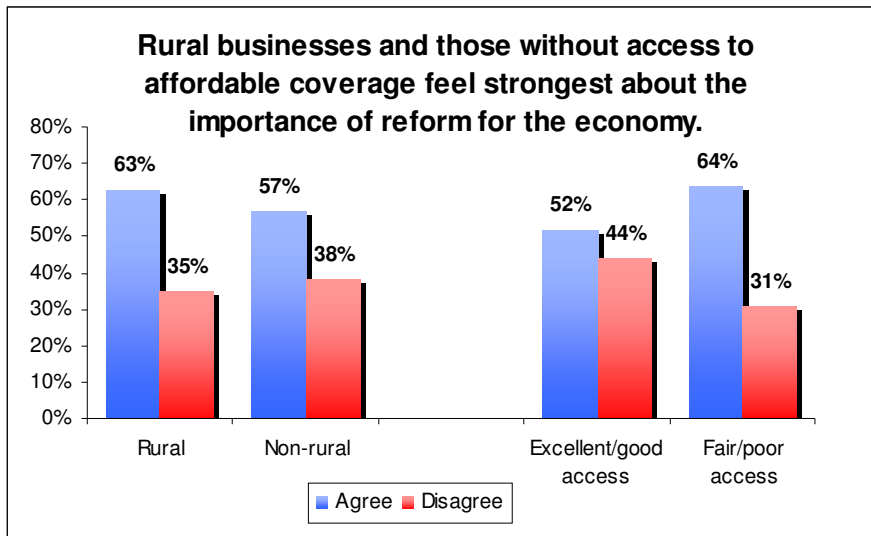
Q: Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the statement: In order to get our economy back on track we need healthcare reform now.

Women and older business people are more likely than men (by 8 points) and younger business people (by 4 points) to agree that healthcare reform is important to getting the economy back on track.



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 healthcare reform now.

Businesses located in rural areas and those that lack access to affordable coverage are most likely to agree that healthcare reform is important for economic recovery. Rural areas agree by a margin of 28 points (compared with 19 points in non-rural areas). Those lacking access agree by a margin of 33 points (compared with 8 points among those with excellent or good access to affordable coverage).

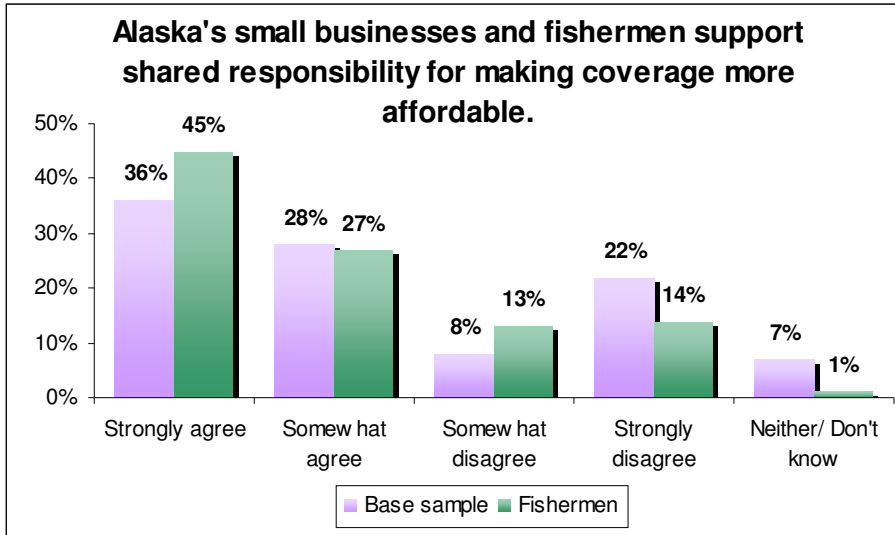


Q: Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the statement: In order to get our economy back on track we need healthcare reform now.

Small businesses support shared responsibility.

More than 7 in 10 (72%) fishermen and 6 in 10 small business owners (64%) surveyed in Alaska say individuals, employers, insurers, the government and healthcare providers should share the responsibility for making coverage more affordable. Forty-five percent of fishermen say they strongly agree.

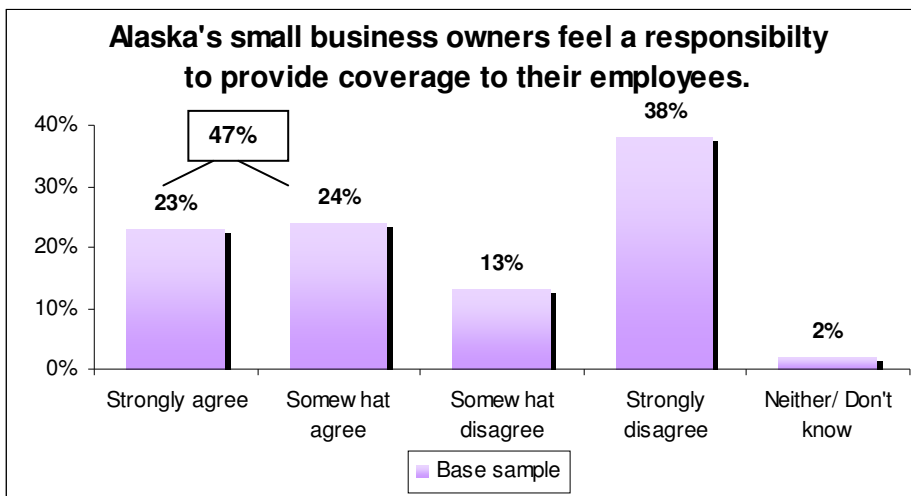
There are little to no differences by gender, age, size of business, or geography.



Q: Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the statement: 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.

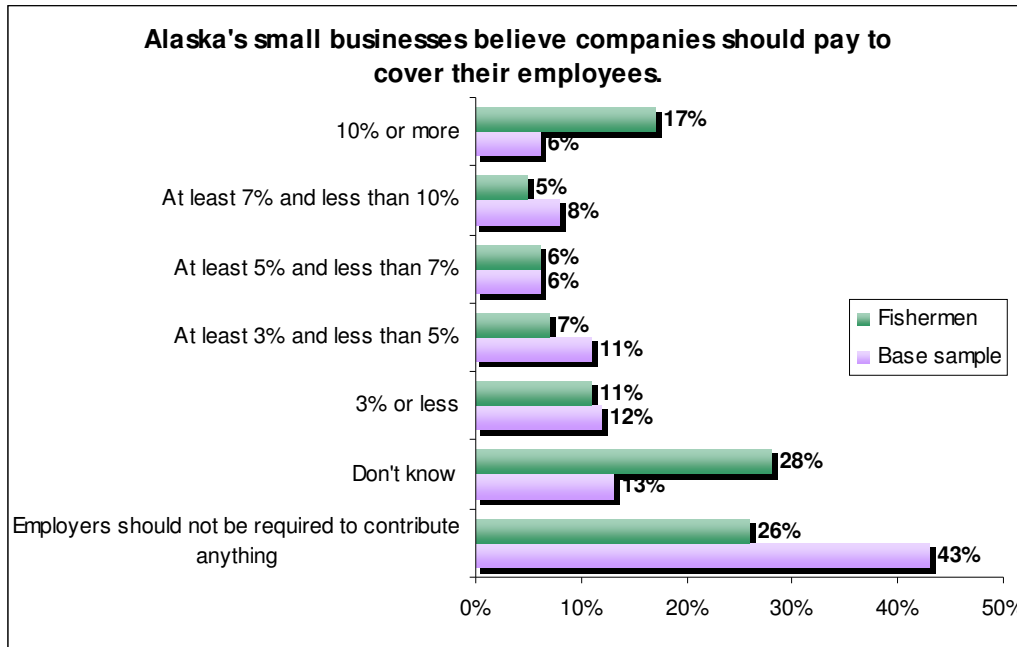
Small business owners feel a responsibility to provide health coverage.

Providing health insurance to their employees is important to Alaska's small business owners, with nearly half (47%) 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.

Fishermen feel more strongly than other small business people in Alaska that employers should pay a percentage of their payroll costs to cover their employees. Among fishermen, 46% believe employers that don't offer coverage should make a payroll contribution, compared with 26% that say employers should not be required to contribute anything.



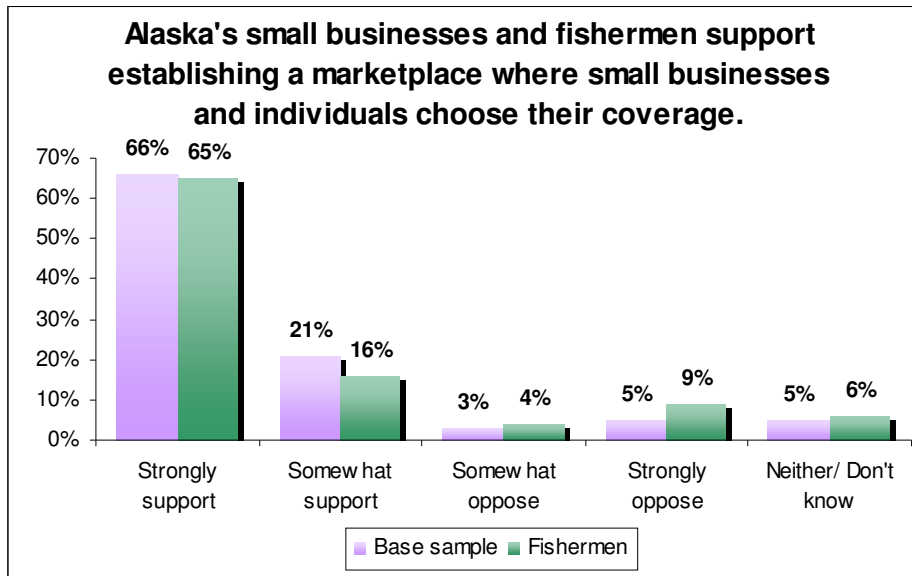
Q: For companies that do not currently offer health insurance, what percentage of their payroll costs do you think they should pay to cover their employees?

Other small businesses are split: 43% say employers should pay something, and 43% say they shouldn't be required to pay anything. Many are not sure how much companies should contribute, with 28% of fishermen and 13% of small businesses saying they don't know.

Small businesses and fishermen support establishing a health insurance marketplace.

Alaskan small businesses overwhelmingly support a proposal to establish a health insurance pool to create a marketplace where small businesses and individuals choose their coverage, with 87% of small business owners and 81% of fishermen agreeing. About two-thirds of each group strongly supports this proposal.

Support for this proposal is broad, with all groups supporting it at similarly high levels.



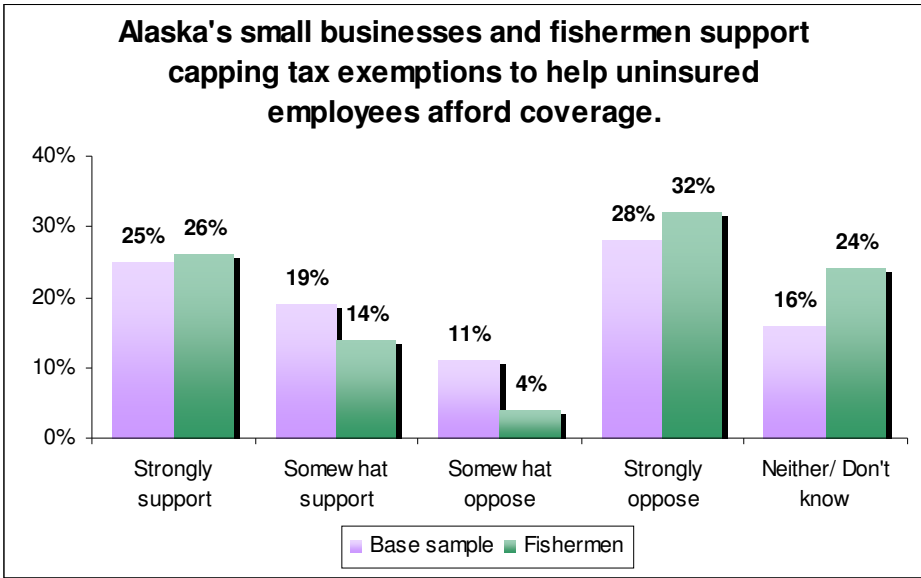
Q: Would you support or oppose the following proposal: Establish a health insurance pool to create a marketplace where small businesses and individuals choose their coverage?

Small businesses support capping tax exemptions to expand coverage.

Small businesses in Alaska support a proposal to extend coverage to the uninsured even if it will increase taxes, but they need to know that the increase is paying for expanding coverage.

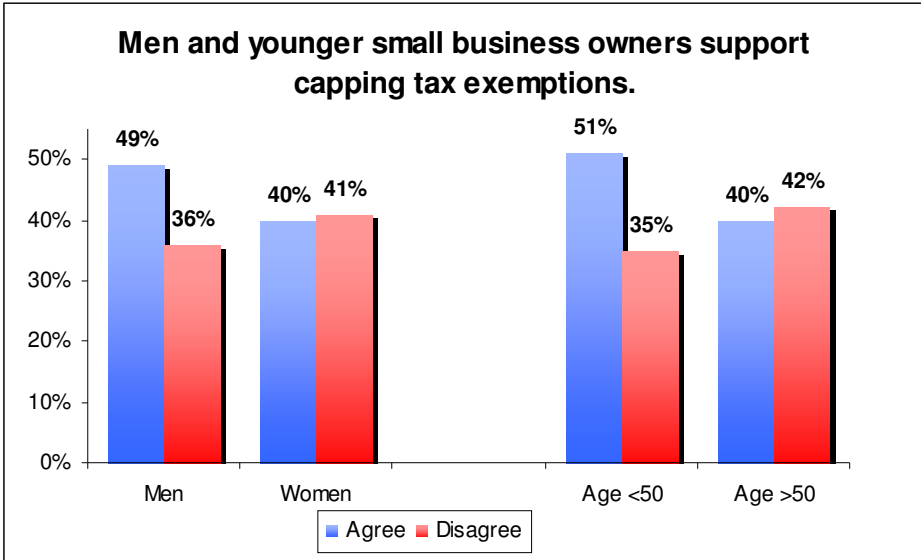
Respondents support capping the tax exemption on health benefits when they know that the additional tax revenues will be used to help employees who can't afford coverage. About four in ten—44% of small business owners and 40% of fishermen—support limiting the tax exemption to \$1,440 in family coverage per month for this purpose (39% and 36% oppose, respectively).

However, when simply proposing a cap on the exemption without stating how the additional tax revenues will be used, a majority opposes the proposal. Among small businesses, 33% support and 51% oppose the proposal; among fishermen, 26% support and 70% 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?

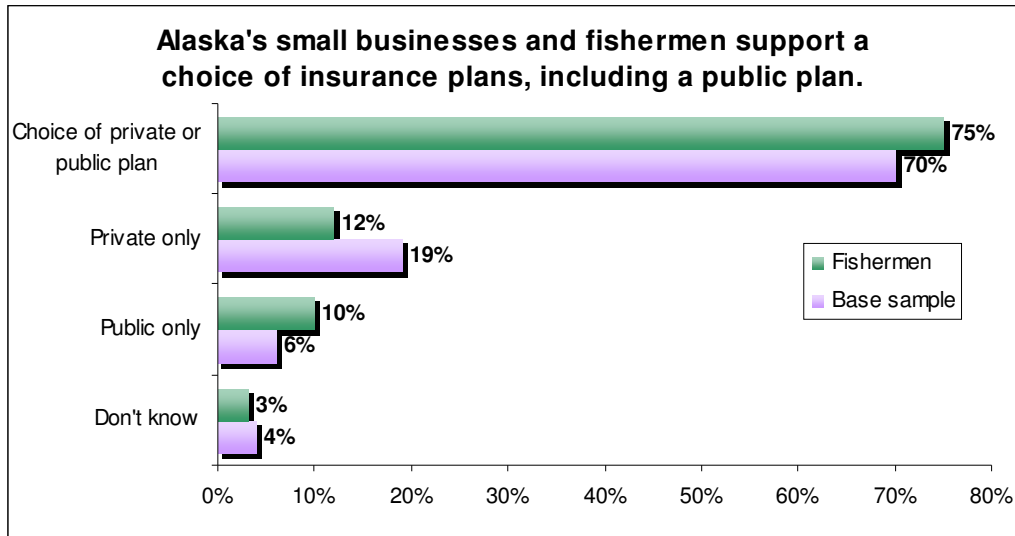
Men and younger business owners support this proposal to expand coverage more strongly. Among men, the margin of support for this proposal is 13 points (49% support and 36% oppose). Among business owners under age 50, the margin of support is 16 points (51% support and 35% oppose).



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?

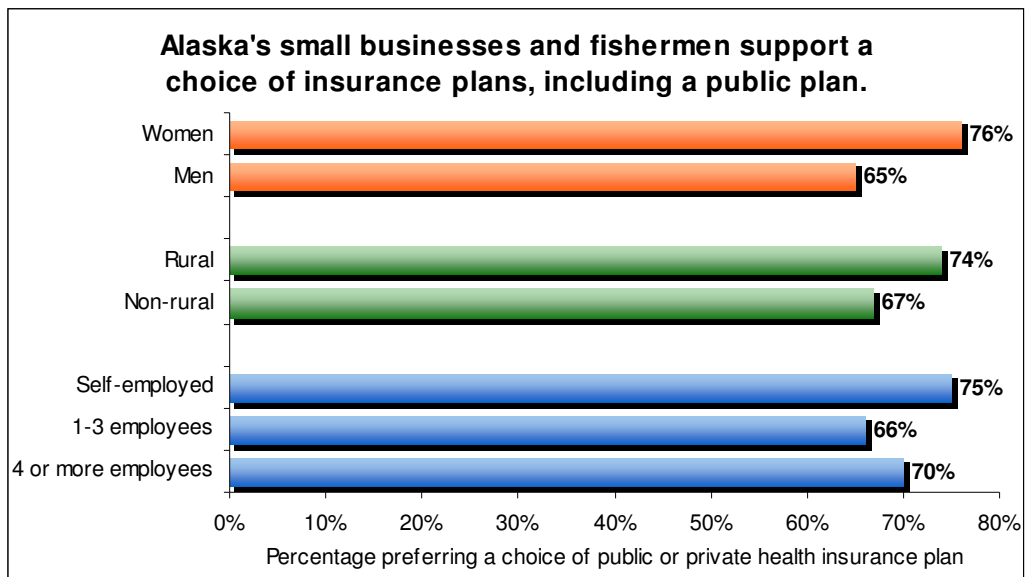
Small businesses support a choice of plans, including a public option.

A strong majority of Alaska's small businesses and fishermen 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. Seventy percent of small businesses and 75% of fishermen support having a choice of plans.



Q: 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?

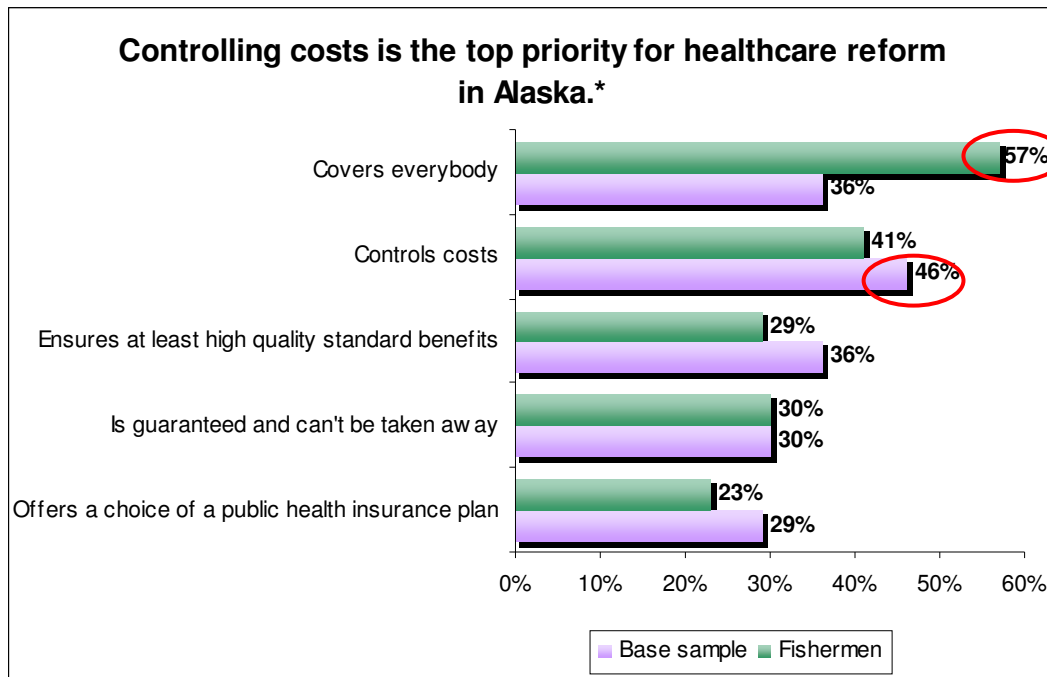
Women business owners, rural small businesses, and self-employed business people are most supportive of having a choice of public or private health insurance plans as part of healthcare reform.



Q: 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?

Small business owners' top priority for reform is controlling costs; fishermen want to ensure that everyone's covered.

The most important goal for Alaska's small business owners in healthcare reform is controlling costs, with 21% saying it is their top goal for reform, and 46% saying it is one of their top two goals. The most important goal for fishermen is having insurance that covers everybody, with 34% saying it is their top goal and 57% saying it is one of their top two.

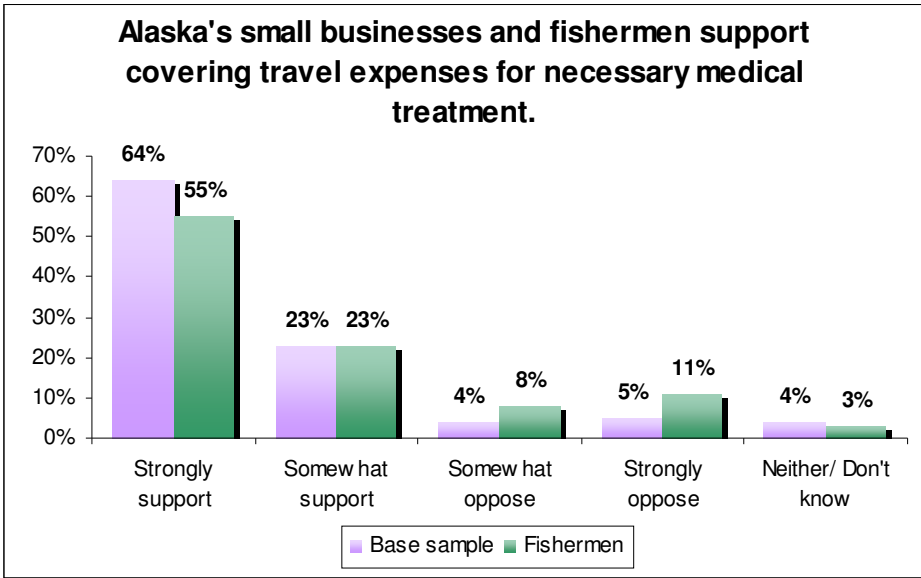


*The graph reflects the top two answers for goals of healthcare reform, so numbers do not add up to 100%.

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?

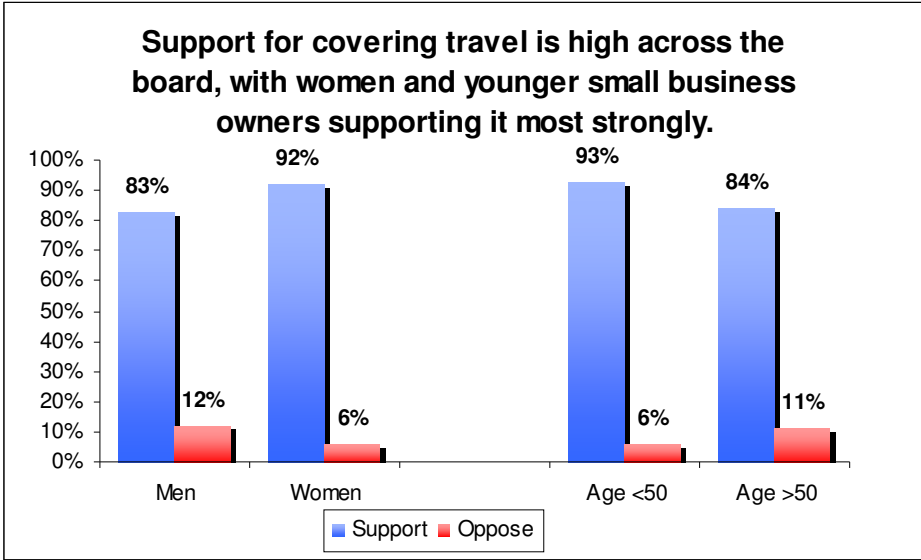
Alaska's small businesses and fishermen support coverage for medically necessary travel expenses.

Small business owners and fishermen in Alaska support a proposal to cover travel expenses under health insurance plans when that travel is necessary for medical treatment. Among small business owners, 87% support this plan (64% support it strongly); among fishermen, 78% support it (55% support it strongly).



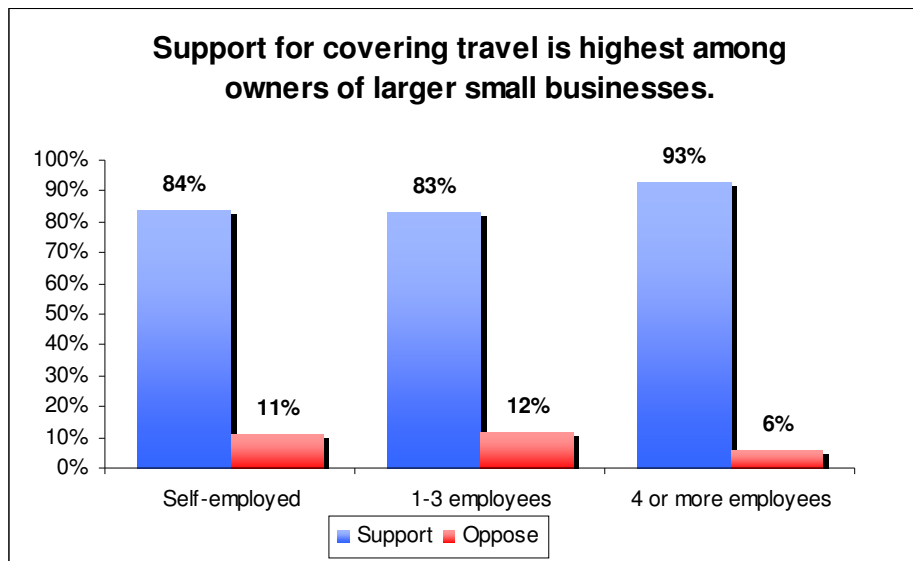
Q: Would you support or oppose the following proposal: If a local patient has to travel for necessary medical treatment, their travel expenses would be covered under their health insurance plan.

Support for this proposal is broad. However, women and younger small business owners are most supportive, with more than 9 in 10 supporting it.



Q: Would you support or oppose the following proposal: If a local patient has to travel for necessary medical treatment, their travel expenses would be covered under their health insurance plan.

Support for this proposal is equally strong in rural and non-rural areas. However, businesses with 4 or more employees support it more strongly than their smaller counterparts and self-employed people by about 10 points.



Q: Would you support or oppose the following proposal: If a local patient has to travel for necessary medical treatment, their travel expenses would be covered under their health insurance plan.

Conclusion

Alaska’s small business owners and commercial fishermen are concerned about the cost of health coverage; controlling costs and covering everybody are their top priorities 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. Small business owners feel a responsibility to provide coverage for their employees, but struggle with the cost. Self-employed business people and fishermen also struggle with the cost of coverage for themselves. Most 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 support a role for the federal government in healthcare reform and support government action to increase access to high-quality, affordable care. They support a variety of reform proposals, including eliminating preexisting condition rules, creating an insurance exchange in which businesses and individuals choose their coverage, and covering travel costs when travel is medically necessary.

Demographics

The survey reached 300 small business owners and 100 commercial fishermen in Alaska, with the following demographic characteristics:

	Base sample	Fishermen
• Offer insurance:		
○ offer:	21%	
○ do not offer:	79%	
• Self-employed with coverage for themselves:	63%	67%
• Gender:		
○ men:	52%	81%
○ women:	48%	19%
• Party identification:		
○ Democrat	16%	22%
○ Republican:	40%	30%
○ Independent	28%	31%
• Business size:		
○ employ 9 or fewer employees:	86%	
○ self-employed	25%	100%
○ 1 employee	13%	
○ 2–3 employees	21%	
○ 4–9 employees	27%	
○ 10–14 employees	6%	
○ 15–19 employees	2%	
○ 20–24 employees	2%	
○ 25–29 employees	1%	
○ 30–34 employees	2%	
○ 35–39 employees	0%	
○ 40–44 employees	0%	
○ 45–50 employees	0%	
○ 51–100 employees	1%	
• Business sector:		
○ retail or restaurant:	30%	
○ agriculture:	1%	
○ services:	48%	
○ fishing:	3%	100%
○ other:	17%	
• Revenue levels:		
○ under \$250,000	51%	83%
○ \$250,000–\$1 million	30%	9%
○ over \$1 million	9%	2%
○ don't know or refused to state	9%	6%

- Minority and women ownership
 - minority-owned business 5%
 - woman-owned business 32%
 - both minority- and woman-owned 5%
 - none of the above 58%

- Urban/rural:
 - rural: 43%
 - non-rural: 57%

For more information, visit www.smallbusinessmajority.com

Organization & Contact Information

SMALL BUSINESS MAJORITY

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Questionnaire

Small Business Majority
300 small business owners in AK
100 fishermen in AK
Current length: 10 minutes small business owners
9 minutes fishermen

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 Alaska 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.

ASK Q1-2 ONLY OF BASE SAMPLE

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 Q3-5 ONLY OF FISHERMEN

3. Would you describe yourself as a commercial fisherman?

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

4. Do you own or operate a commercial fishing vessel or fishing site?

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

5. Do you consider yourself a full-time resident of Alaska?

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

RESUME ASKING ALL

6. Are you personally covered by health insurance?

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

ASK ONLY IF Q2=2 through 13

7. Does your company 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

8. How would you describe your access to doctors or healthcare providers—excellent, good, just fair or poor?

- Excellent1
- Good2
- Just fair3
- Poor4
- (Don't know)5

9. How would you describe your access to affordable health insurance coverage—excellent, good, just fair or poor?

- Excellent1
- Good2
- Just fair3
- Poor4
- (Don't know)5

10. 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 government1
- Reform the current health insurance system by making healthcare more affordable, with shared responsibility by employers, the government and individuals.2
- 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

11. 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 Q12-21

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

ASK ONLY IF Q7=2

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

ASK ONLY IF Q7=1

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

ASK ONLY OF FISHERMEN

14. _I cannot afford the cost of health coverage.
 1 2 3 4 5 6

ASK ONLY OF FISHERMEN

15. _I am really struggling to afford the cost of health coverage.
 1 2 3 4 5 6

RESUME ASKING ALL

16. _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

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

RESUME ASKING ALL

18. **_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

19. **_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

20. _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

21. _The government should take action to increase the number of doctors and other providers in rural areas, including rural Alaska, to ensure that everyone has access to affordable, high-quality healthcare.

..... 1 2 3 4 5 6

END ROTATION

22. 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

23. Have you or members of your family ever had to travel by air transportation to receive needed medical care?

[IF YES: Did your insurance plan cover this travel cost? Or did you not have health insurance at the time?]

- Yes, insurance covered cost1
- Yes, but insurance did NOT cover cost.....2
- Yes, but did NOT have health insurance at the time3
- No6
- (Don't Know)7

24. Would you support or oppose the following proposal: If a local patient has to travel for necessary medical treatment, their travel expenses would be covered under their health insurance plan.

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

25. Would you support or oppose the following proposal: Establish a health insurance pool to create a marketplace where small businesses, those who are self-employed, and individuals choose their coverage.

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

- Strongly support1
- Somewhat support.....2
- Somewhat oppose.....3
- Strongly oppose.....4
- (Neither/Don't know).....5
- (Refused).....6

26. **_SSA:** Currently, the health benefits that businesses provide are fully tax exempt for their employees. Would you favor or oppose limiting this exemption to \$1,440 in family coverage per month, if the additional tax revenues were 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 oppose.....3
- Strongly oppose.....4
- (Neither/Don't know).....5
- (Refused).....6

27. **_SSB:** Currently, the health benefits that businesses provide are fully tax exempt for their employees. Would you favor or oppose limiting 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 oppose.....3
- Strongly oppose.....4
- (Neither/Don't know).....5
- (Refused).....6

28. 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 Q28:

29. And which of these goals would be the **second** most important to you in healthcare reform?

That it... **[READ CHOICES, ELIMINATING FIRST CHOICE]**

- 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

The few remaining questions are for statistical purposes only.

ASK OF NON-FISHERMEN ONLY

30. 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

31. 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

32. 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

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

READ CATEGORIES:

- Under \$250,0001
- \$250,000 to \$1 million2
- Over \$1 million.....3
- (Don't know)4
- (Refused)5

34. Just to make sure we have a representative sample, could you please tell me whether you are from a Hispanic, Latino, or Spanish-speaking background?

[IF "NO", ASK:] What is your race--white, black, Asian, Alaska Native, or something else?

DO NOT READ

- White/Caucasian 1
- Black/African American2
- Hispanic/Latino3
- Asian/Pacific Islander4
- Native American/Alaska Native5
- (Other)6
- (Don't know/Refused)7

ASK OF NON-FISHERMEN ONLY

35. 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

36. 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)!!