

Missouri Survey: Small Businesses Need Healthcare Reform

High cost of health insurance is a financial burden.

Small Business Majority's telephone survey of 200 small business owners in Missouri found that more than half (54%) don't offer health insurance to their workers, and 89% of those say it's because they can't afford to. The survey, conducted in May 2009, also found:

- Of the small business owners that offer insurance, 72% say they are "really struggling" to afford it.
- 51% say their access to affordable coverage is fair or poor.
- Two-thirds believe healthcare reform is needed now to right the economy, and lowering costs is the respondents' top goal for reform.

Most employers accept responsibility to help provide employee health coverage.

- When asked if their company has a responsibility to offer health insurance to their employees, 58% of the Missouri small business owners surveyed say yes.
- 59% agree with the idea of shared responsibility among government, individuals, employers, insurers and providers for financing affordable health coverage.
- A majority, 55%, respond that employers should pay some percentage of their payroll toward their employees' insurance if they do not offer a plan themselves.

Small businesses want reform in many parts of the system.

- Small business owners in Missouri appreciate choice—69% of them say they should have access to both public and private health plans.
- 76% would support the establishment of a health insurance pool to create a marketplace where small businesses and individuals choose their coverage.
- 82% of respondents agree that people should be able to buy health insurance without regard to any past health problems, and 68% say more entrepreneurs would start businesses if they didn't face those obstacles to coverage.

Respondents are politically varied.

- The Missouri respondents include 46% who identify themselves as Republican, 21% as Democrat and 26% as independent.

About this research: This is a telephone poll of 200 randomly selected small business owners in Missouri carried out by the national public opinion firm Lake Research in May 2009. The survey included owners of companies with fewer than 100 workers as well as sole proprietors. It has a margin of error of 6.9%.