

Nebraska Survey: Small Businesses Need Healthcare Reform

The high cost of health insurance is a financial burden for small businesses.

Small Business Majority carried out a telephone survey of 200 small business owners in Nebraska in May 2009. The survey finds that only 37% offer health insurance coverage to their workers; of the 63% who don't, more than three-quarters say it's because they can't afford it. Other findings:

- Of the businesses that offer insurance, 72% say they're struggling to do so.
- 53% describe their access to affordable health insurance as fair or poor.
- 63% agree that healthcare reform is needed to improve the economy.

Employers accept responsibility to help provide employee health coverage.

- When asked if their company has a responsibility to offer health insurance to workers, 52% of Nebraska respondents said yes.
- 59% say it's important for individuals, employers, insurers, the government and healthcare providers to share the responsibility for making healthcare more affordable.
- 49% agree that employers should pay some percentage of their payroll toward their employees' insurance if they don't offer a plan themselves.

Small businesses want reform in many parts of the system.

- Small business owners in Nebraska appreciate choice—70% say they want to be able to choose between private and public health plans.
- 81% support the establishment of a health insurance pool to create a marketplace where small businesses and individuals choose their coverage.
- 80% of respondents agree that people should be able to buy health insurance without regard to any past health problems, and 63% say more entrepreneurs would start businesses if they didn't face those obstacles to coverage.
- The number one concern for Nebraska's small businesses in healthcare reform is controlling costs, followed by insurance that covers everybody and ensures a minimum level of high-quality standard benefits.

Respondents are politically varied.

- 53% of respondents identified themselves as Republican, 18% as Democrat and 19% as independent.

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