

## Tennessee Survey: Small Businesses Need Healthcare Reform

### The high cost of health insurance is a financial burden.

The Tennessee Small Business Coalition carried out a survey by mail of 245 small business owners in Tennessee in spring 2009. The survey finds that only 55% offer health insurance coverage to their workers and that for 79% of them, it's a struggle to afford it.

### Most small employers favor reform with shared responsibility.

- 74% say it's important for individuals, employers, insurers, the government and healthcare providers to share the responsibility for making healthcare more affordable.
- 61% of small business owners in Tennessee agree that healthcare reform is a step to getting the economy back on track.

### They believe in access to coverage for everyone.

- All Americans must have access to affordable, high-quality healthcare coverage, say 81% of respondents. A majority of 54% support access for everyone even if it means a major role for the federal government. In another question about the government's role, 61% say it should be more involved in guaranteeing access to coverage.
- Access to coverage is important for small businesses in particular, according to an overwhelming majority of respondents. 93% agreed that small businesses need high-quality healthcare coverage with predictable costs both for security and for planning.

### Tennessee small businesses want more oversight of insurers.

- Small business owners in Tennessee appreciate choice—73% say they support having a choice between private and public health plans.
- A majority—85% of respondents—believe the healthcare system should be transparent and accountable to the public. They also favor more public oversight of private health insurance companies, with 70% agreeing.
- People shouldn't lose or be denied coverage, or be overcharged, because of illness, age, changing jobs or other discriminating factors, say 88% of the small business owners in Tennessee.

**About this research:** The survey was developed and carried out by the Tennessee Small Business Coalition and Vanderbilt University researchers. It was mailed to 3,000 owners of small businesses with 50 or fewer employees in March 2009. Researchers analyzed the 245 responses returned within two months; there was a response rate of 8.6%.