



National Association for the Self-Employed Micro-Business Perspectives on Health Reform: June 2009 Survey

Number of Respondents: 1,839

At present, the Obama Administration and Congress are working to reform our health care system. Have you been following the debate on health care reform?

Answer Options	Response Percent
Yes	76.5%
No	23.5%

If no, which of the following below best describes you?

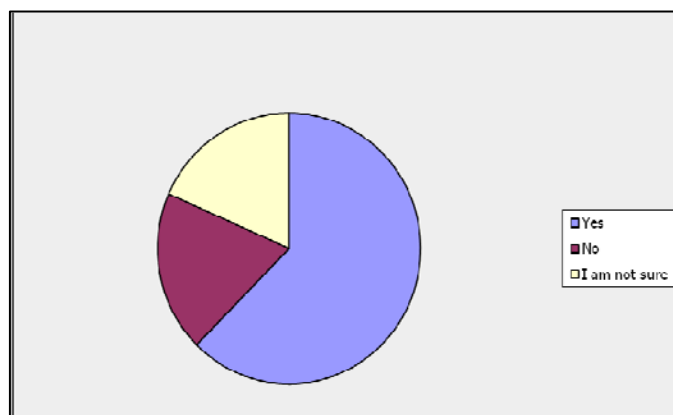
Answer Options	Response Percent
Reforming the health care system won't affect me.	4.8%
There are other issues that are more of a concern for me, my family and my business.	33.9%
I do not understand the items being discussed regarding health care reform.	61.3%

If yes, in your opinion, how well do you understand the debate surrounding health care reform?

Answer Options	Response Percent
No understanding	2.1%
Slight understanding	17.4%
Moderate understanding	38.5%
Good understanding	29.6%
Excellent understanding	12.3%

Have you heard the term “public option” in relation to discussion surrounding health care reform?

Answer Options	Response Percent
Yes	62.4%
No	19.2%
I am not sure	18.4%



If yes, which of the following best describes the “public option”?

Answer Options	Response Percent
An agency designed to facilitate the purchase of affordable, high-quality health insurance by individuals and small businesses without access to employer-sponsored coverage.	17.0%
A health insurance program run by the government, open to anyone in need of health coverage.	71.4%
An insurance pool created via associations and organizations that would allow individuals and small businesses to band together to purchase health coverage.	6.1%
Other (please specify)	5.5%

In your opinion, how important is it that our health care system be reformed?

Answer Options	Response Percent
Not at all important	6.4%
Slightly important	9.6%
Somewhat important	17.5%
Very important	66.6%

Please indicate your support or opposition for the following health tax proposals.

The Federal Government should....

Answer Options	Strongly Oppose	Somewhat Oppose	Neutral	Somewhat Support	Strongly Support
---Provide tax credits to businesses and the self-employed to assist them in purchasing health insurance for themselves and their employees.	3.8%	2.8%	8.9%	22.4%	62.1%
---Reform the tax treatment of health coverage so that regardless of whether you purchase health insurance on your own or access it through an employer you receive the same tax benefits.	5.8%	6.2%	14.7%	22.3%	50.9%
---To assist in paying for health reform, cap the amount of employer-sponsored insurance that is exempt from federal income and payroll taxes for workers making over a certain amount of income. For example, if the cap is set at \$10,000, a worker or business owner making over \$100,000 with a plan worth \$12,000 would have to pay taxes on the \$2,000 over the cap.	27.7%	15.1%	29.5%	17.1%	10.6%
---Remove the exclusion of health expenditures made through Health Reimbursement Arrangement's (HRAs) and/or Flexible Spending Accounts (FSAs) to assist in paying for health reform. This means that money utilized to pay health costs from these accounts will now be taxed.	51.1%	18.7%	19.9%	5.2%	5.1%

Please indicate your support or opposition for the following market reform proposals.

The Federal Government should....

Answer Options	Strongly Oppose	Somewhat Oppose	Neutral	Somewhat Support	Strongly Support
---Allow small businesses to group together via associations or organizations to purchase health insurance.	1.1%	1.1%	9.0%	25.7%	63.0%
---Require health insurance carriers to provide health insurance to all those who apply regardless of their health status.	9.6%	9.5%	13.3%	23.0%	44.7%
---Increase regulation on health insurance, prescription drugs and hospitals.	21.1%	12.4%	16.4%	22.2%	27.8%
---Create a health insurance program run by the government, open to anyone needing coverage and funded by tax dollars.	39.0%	12.3%	11.3%	15.7%	21.6%
---Create an exchange or marketplace which would facilitate the purchase of quality, affordable health coverage by allowing small businesses and individuals to easily compare and purchase the plans of their choice.	5.0%	2.6%	11.4%	25.8%	55.1%
---Create non-profit insurance cooperatives across the country, organized by the government but owned by the cooperative members, in which small businesses and uninsured individuals can purchase health coverage.	13.6%	6.6%	17.5%	30.9%	31.4%

Please indicate your support or opposition for the following market reform proposals.

The Federal Government should....

Answer Options	Strongly Oppose	Somewhat Oppose	Neutral	Somewhat Support	Strongly Support
---Require all Americans to purchase health insurance.	39.5%	15.5%	18.6%	14.7%	11.6%

Answer Options	Strongly Oppose	Somewhat Oppose	Neutral	Somewhat Support	Strongly Support
---Require all Americans to purchase health insurance, only if each American receives a substantial tax credit to help with the cost of coverage.	27.2%	12.2%	17.0%	29.4%	14.3%

Please indicate your support or opposition for the following market reform proposals.

The Federal Government should....

Answer Options	Strongly Oppose	Somewhat Oppose	Neutral	Somewhat Support	Strongly Support
---Mandate that all employers provide access to health insurance for full-time employees.	35.0%	17.2%	15.1%	17.2%	15.6%

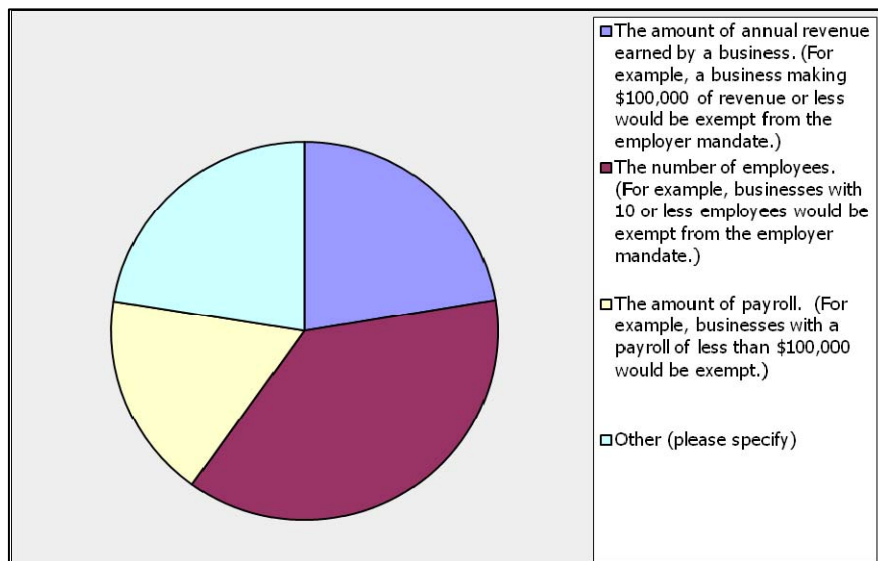
Answer Options	Strongly Oppose	Somewhat Oppose	Neutral	Somewhat Support	Strongly Support
---Mandate that employers must provide health insurance to all workers or make a contribution to the federal government on behalf of their uninsured employees. Small businesses below a certain number of employees (i.e below ten) would be exempt from this mandate.	31.8%	13.5%	15.9%	26.5%	12.2%

Answer Options	Strongly Oppose	Somewhat Oppose	Neutral	Somewhat Support	Strongly Support
---Mandate that employers must provide health insurance to all workers or make a contribution to the federal government on behalf of their uninsured employees only if employers received a substantial tax credit to help with the cost of coverage and small businesses below a certain number of employees (i.e below ten) would be exempt.	26.6%	13.0%	19.3%	29.8%	11.2%

A mandate requiring employers to provide coverage to their workers or pay a fee to the federal government is being considered as part of the health reform debate. Congress would like to create an exemption for certain businesses from this mandate.

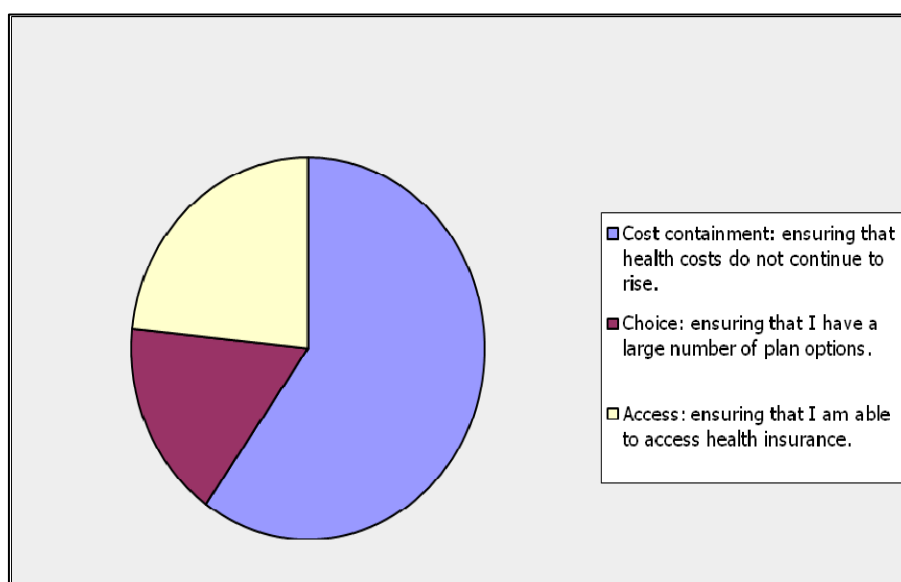
Of the characteristics below, which do you think Congress should utilize when creating this exemption?

Answer Options	Response Percent
The amount of annual revenue earned by a business. (For example, a business making \$100,000 of revenue or less would be exempt from the employer mandate.)	22.4%
The number of employees. (For example, businesses with 10 or less employees would be exempt from the employer mandate.)	37.5%
The amount of payroll. (For example, businesses with a payroll of less than \$100,000 would be exempt.)	17.6%
Other (please specify)	22.5%



When it comes to reforming the health care system, which of the below is MOST important to you and your business?

Answer Options	Response Percent
Cost containment: ensuring that health costs do not continue to rise.	59.8%
Choice: ensuring that I have a large number of plan options.	16.8%
Access: ensuring that I am able to access health insurance.	23.4%



If you had a choice between purchasing the exact same health insurance policy at the exact same price from either a private insurer or the federal government, which would you choose?

Answer Options	Response Percent
Policy with private insurer	71.4%
Policy with the federal government	28.6%

Please explain why you chose the answer you did to the question above.

Sample of responses received:

Private insurance allows us to review provider options and determine what health care provider would be the best fit for me and my family.

I do not think the government should become an insurer, I do think the government should regulate private insurers more.

The federal government would be too large and not specific enough to meet my individual needs. Plus I believe strongly that the quality of care provided by the government would be worse.

The government would hopefully have more control of the costs and increases than a private insurance would.

The federal government is doing a poor job with the health plans (i.e. Medicare and Medicaid) it controls now. Why would it be good to give them expanded control?

I would prefer that the government not be involved in providing my health care. However, I also cannot continue to provide health insurance on my own through private insurers if they continue to increase premiums at the current rate. If I could not afford private insurance, I would hope that there would be some other option rather than no insurance. If that is a government policy then so be it.

Private insurers work for their stock holders to the detriment of the people paying the premium. The federal government would be able to work for the insured and negotiate better price controls.

I simply don't trust the government to organize and run a health insurance program, without massive amounts of red tape and paperwork.

I would rather choose my own health care options and provider, rather than leave it up to the federal government to decide for me.

Demographics of Survey Respondents

How is your business organized?

Answer Options	Response Percent
Sole proprietorship	58.4%
General Partnership	0.8%
Limited Partnership	0.8%
Limited Liability Partnership (LLP)	1.2%
Limited Liability Company (LLC)	14.6%
Corporation (Chapter S)	18.8%
Corporation (Chapter C)	5.3%

What were the GROSS SALES REVENUE for your business in 2008?

Answer Options	Response Percent
Less than \$10,000	12.8%
\$10,000 - \$24,999	6.0%
\$25,000 - \$49,999	9.3%
\$50,000 - \$74,999	7.2%
\$75,000 - \$99,999	7.6%
\$100,000 - \$199,999	15.9%
\$200,000 - \$299,999	8.0%
\$300,000 - \$499,999	5.6%
\$500,000 - \$749,999	3.3%
\$750,000 - \$999,999	2.3%
\$1 million - \$2.5 million	2.4%
\$2.6 million - \$4.9 million	0.8%
\$5 million +	0.3%
Do not know	18.5%

What was your total HOUSEHOLD INCOME in 2008?

Answer Options	Response Percent
Less than \$15,000	3.3%
\$15,000 - \$24,999	7.3%
\$25,000 - \$34,999	9.4%
\$35,000 - \$44,999	10.0%
\$45,000 - \$54,999	10.3%
\$55,000 - \$64,999	8.6%
\$65,000 - \$74,999	7.3%
\$75,000 - \$84,999	7.4%
\$85,000 - \$99,999	7.7%
\$100,000 - \$124,999	9.7%
\$125,000 - \$149,999	3.1%
\$150,000- \$174,999	3.2%
\$175,000- \$199,999	1.3%
Over \$200,000	4.5%
Do not know	6.9%

Please indicate your age:

Answer Options	Response Percent
Under 25	0.3%
25-35	7.0%
36-45	18.8%
46-55	38.0%
56-65	34.1%
66+	1.9%

Please indicate your gender:

Answer Options	Response Percent
Male	51.9%
Female	48.1%