

## Ohio Survey: Small Businesses Need Healthcare Reform

### Health insurance costs are a significant burden.

Less than half of Ohio small business owners polled with two or more employees (43%) pay something toward their workers' health insurance, and a vast majority of them say it's a struggle. Seventy-seven percent of those who don't provide coverage to their employees report that they can't afford to. Many who do offer health benefits have had to adjust their plans to reduce costs in recent years.

### Rising premiums result in slimmed-down health coverage.

Over the past three years, 48% of employers that contribute toward workers' health insurance have increased the plans' deductibles, 30% said they had to reduce benefits, and 30% had to introduce or increase employee contributions to premiums.

### Ohio small businesses support reform and shared responsibility.

- 73% say healthcare reform is important to getting the economy back on track.
- 67% believe that making coverage affordable is a shared responsibility among individuals, employers, insurers, government and care providers.
- 53% believe that businesses that don't offer insurance should be required to pay something toward health coverage.

### Small business owners in Ohio would back a variety of solutions.

- 62% favor the creation of a health insurance exchange that would offer a choice between public and private plans.
- 57% would support a Medicaid buy-in option.
- 50% support creating a basic, affordable public health plan to allow all Ohioans to have at least a minimum level of insurance coverage.
- Small employers (with three or fewer employees) and those with more workers (10 or more) are more likely to support an arrangement requiring contributions from firms that don't offer employee health plans. Employers that already provide coverage are also more likely to support an employer contribution.

**About this research:** This was a telephone poll of 300 randomly selected small business owners in Ohio carried out by the national public opinion firm Lake Research in December 2008. The survey included owners of companies with fewer than 100 workers as well as sole proprietors. It has a margin of error of 5.7%.