

RWJ Business Survey

Interview Schedule

Public Opinion Strategies
Lake Research Partners

June 26th-July 30th, 2008
N=400 Businesses with 2-50 employees
(an additional 295 interviews among
businesses with 10-50 employees)
Margin of error = $\pm 4.9\%$; $\pm 6.93\%$

Project #08514

Note: The survey was conducted among 400 owners, CEOs, and presidents of businesses with 2-50 employees that pay for at least some of their employees' health insurance benefits. The 400 interviews were divided into segments by number of employees. We conducted 295 (74%) interviews among businesses with 2-9 employees, 76 (19%) among businesses with 10-24 employees, and 29 (7%) among businesses with 25-50 employees. There are 5.1 million businesses nationally with 2-50 employees; of these, 4.1 million have 2-9 employees, 800,000 have 10-24 employees, and 300,000 have 25-50 employees. The percentages of each segment within the "Core" survey reflect the segments' proportional representation nationally. We conducted an additional 124 interviews among businesses with 10-24 employees and an additional 171 interviews with businesses with 25-50 employees in order to have a statistically significant number of cases within those segments. The data column labeled "Core" represents the 400 core interviews. The columns "2-9," "10-24," and "25-50" report the results of the 295, 200, and 200 interviews, respectively, with businesses of those sizes. The margins of error for the data columns are $\pm 4.9\%$, $\pm 5.71\%$, $\pm 6.93\%$, and $\pm 6.93\%$.

First, talking about you and your company...

A. Which one of the following best describes your function at the company?

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
100%	100%	100%	100%	Owner/CEO/President
—	—	—	—	VP/Director of compensation and benefits
—	—	—	—	Human resources VP/director
—	—	—	—	CFO or finance officer
—	—	—	—	Other (Please specify) _____

B. I want to confirm that this is a private company or business and you are not a federal, state, or local government employee?

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
100%	100%	100%	100%	YES, PRIVATE COMPANY
—	—	—	—	NO, GOVERNMENT EMPLOYEE (THANK AND TERMINATE)
—	—	—	—	DON'T KNOW/REFUSED (DO NOT READ) (THANK AND TERMINATE)

C. And, how many total full-time people are employed in your company?

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
74%	100%	-	-	TOTAL 2-9
19%	-	100%	-	TOTAL 10-24
7%	-	-	100%	TOTAL 25-50
-	-	-	-	1 or Self-Employed (THANK AND TERMINATE)
74%	100%	-	-	2-9
12%	-	54%	-	10-14
4%	-	24%	-	15-19
3%	-	22%	-	20-24
2%	-	-	23%	25-29
1%	-	-	25%	30-34
1%	-	-	17%	35-39
1%	-	-	17%	40-44
2%	-	-	18%	45-50
-	-	-	-	51 OR MORE (THANK AND TERMINATE)
-	-	-	-	DON'T KNOW/REFUSED (DO NOT READ) (THANK AND TERMINATE)

D. In which industry or sector does your organization primarily operate?
(**READ LIST ONLY IF NEEDED**)

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
27%	26%	24%	22%	Other service industry
14%	15%	21%	21%	Industrial/manufacturing
13%	12%	16%	8%	Retail/wholesale
9%	9%	11%	15%	Education/non-profit organization
7%	7%	7%	9%	Health care
7%	8%	4%	6%	Financial services
6%	7%	4%	4%	Construction/Building
5%	5%	5%	9%	Transportation/utility/communications
4%	6%	2%	1%	Computer/Computer software
3%	2%	3%	*	Real Estate/Property Management
2%	1%	2%	3%	Law
*	-	1%	1%	Labor union/multi-employer trust
-	-	-	-	Government (THANK AND TERMINATE)
-	-	-	-	Farming (THANK AND TERMINATE)
3%	2%	*	1%	Other (please specify) _____
-	-	-	-	DON'T KNOW/REFUSED (THANK AND TERMINATE)

(ASKED OF 192 RESPONDENTS)

X2. And, what would you say are the one or two most important issues facing your business today?
(PROBE:) What more can you tell me about that?

SEE VERBATIM RESPONSES

Talking now just about health insurance...

E. Does your company provide and pay at least some portion of health insurance benefits for coverage of full-time employees?

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
100%	100%	100%	100%	YES
-	-	-	-	NO
-	-	-	-	DON'T KNOW/REFUSED (DO NOT READ)(THANK AND TERMINATE)

G. What percent, if any, do employees pay of their own health insurance premium? (**RECORD RESPONSE, USE 999 = Don't Know/Refused**)

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
50%	56%	33%	26%	0%
18%	14%	31%	41%	1% - 30%
22%	21%	28%	26%	31% +
19%	18%	25%	20%	50% +
10%	9%	8%	7%	DON'T KNOW/REFUSED
17	15	24	23	MEAN
0	0	20	20	MEDIAN

(ASKED OF 194 RESPONDENTS)

1. Now, there are a number of different issues that affect small businesses, the economy, and workers. I would like to read you some ideas proposed to improve the U.S. economy and grow business and jobs in our country. Knowing it would be difficult for the next President and Congress to do ALL of these things at once, which ONE of these goals do you think is most important to focus on FIRST? **(RANDOMIZE)**

(IF RESPONSE GIVEN, THEN ASK:) Which would be the next most important to focus on?

FIRST CHOICE:

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
25%	27%	20%	26%	Securing more affordable, clean, and diverse supplies of energy
20%	18%	20%	30%	Making health care more affordable
15%	13%	16%	16%	Ensuring taxes on businesses and individuals do not increase
13%	14%	18%	10%	Offering tax breaks for small businesses
9%	11%	8%	9%	Helping individuals and families who are uninsured get health care coverage
7%	6%	7%	1%	Reforming immigration laws and expanding temporary worker programs
4%	6%	2%	–	Expanding trade with other countries to open up new markets for U.S. businesses
2%	2%	3%	1%	Repairing the bridges and roads that are the backbone of our nation's economy
1%	2%	2%	–	ALL EQUALLY (DO NOT READ) (IF ANSWER, PROMPT: But if you had to choose one or two, what would you say is most important to you?)
4%	1%	4%	7%	NONE OF THESE/OTHER (DO NOT READ)
*	*	*	–	UNSURE/REFUSED (DO NOT READ)

Continued...

COMBINED CHOICES:

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
42%	38%	42%	49%	Making health care more affordable
39%	42%	34%	35%	Securing more affordable, clean, and diverse supplies of energy
31%	33%	31%	19%	Offering tax breaks for small businesses
24%	21%	26%	21%	Ensuring taxes on businesses and individuals do not increase
18%	17%	22%	23%	Helping individuals and families who are uninsured get health care coverage
14%	14%	9%	19%	Reforming immigration laws and expanding temporary worker programs
9%	9%	8%	13%	Repairing the bridges and roads that are the backbone of our nation's economy
8%	10%	10%	7%	Expanding trade with other countries to open up new markets for U.S. businesses
1%	2%	3%	–	ALL EQUALLY (DO NOT READ) (IF ANSWER, PROMPT: But if you had to choose one or two, what would you say is most important to you?)
8%	7%	7%	8%	NONE OF THESE/OTHER (DO NOT READ)
1%	2%	1%	–	UNSURE/REFUSED (DO NOT READ)

Now, talking some more about health care...

(ASKED OF 137 RESPONDENTS)

2. Generally speaking, is the current health care system meeting the needs of you and your family?

(IF YES/NO, ASK:) And do you believe **STRONGLY** or **NOT SO STRONGLY** that the current health care system (IS/IS NOT) meeting the needs of you and your family?

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
89%	91%	82%	91%	TOTAL YES
10%	8%	17%	9%	TOTAL NO
60%	62%	52%	67%	STRONGLY YES
29%	29%	30%	24%	NOT-SO-STRONGLY YES
–	–	3%	–	NOT-SO-STRONGLY NO
10%	8%	14%	9%	STRONGLY NO
1%	1%	1%	–	DON'T KNOW/REFUSED (DO NOT READ)

Now thinking about your company's costs as an employER for healthcare insurance benefits...

3. Thinking about YOUR company's healthcare costs THIS year compared to last year, by what percent, if at all, did your company's healthcare costs increase? (**RECORD RESPONSE, USE 999 = Don't Know/Refused**)

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
23%	24%	27%	22%	0% - 5%
21%	20%	26%	23%	6% - 10%
17%	16%	15%	20%	11% - 15%
14%	13%	11%	21%	16% - 20%
14%	14%	13%	10%	21% +
11%	13%	8%	4%	DON'T KNOW/REFUSED
14	14	14	14	MEAN
11	10	10	12	MEDIAN

Now, talking some more about health insurance benefits...

4. In the next three to five years, how likely do you think it is that your company would consider no longer providing or paying at least some portion of health insurance benefits for coverage for your full-time employees? (**ROTATE TOP TO BOTTOM, BOTTOM TO TOP**)

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
36%	36%	36%	27%	TOTAL LIKELY
62%	60%	62%	73%	TOTAL NOT LIKELY
17%	16%	22%	12%	VERY LIKELY
19%	20%	14%	15%	SOMEWHAT LIKELY
22%	18%	25%	23%	NOT TOO LIKELY
40%	42%	37%	50%	NOT AT ALL LIKELY
2%	4%	2%	*	DON'T KNOW (DO NOT READ)
-	-	-	-	REFUSED (DO NOT READ)

Now changing topics and thinking about the next President and Congress...

5. How likely do you think it is that the next President and Congress will pass legislation reforming the health care system that will help control rising costs and make sure more Americans have health coverage? (**ROTATE TOP TO BOTTOM, BOTTOM TO TOP 1-4**)

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
34%	34%	31%	44%	TOTAL LIKELY
58%	58%	60%	50%	TOTAL NOT LIKELY
9%	9%	13%	13%	VERY LIKELY
25%	25%	18%	31%	SOMEWHAT LIKELY
28%	28%	32%	28%	NOT TOO LIKELY
30%	30%	28%	22%	NOT AT ALL LIKELY
6%	6%	8%	4%	DEPENDS WHO NEXT PRESIDENT IS (VOLUNTEERED RESPONSE - DO NOT READ)
1%	1%	1%	2%	DON'T KNOW (DO NOT READ)
1%	1%	*	—	REFUSED (DO NOT READ)

(**IF Q5:1-2, ASK:**) (**ASKED OF 136 RESPONDENTS**)

6. And do you think this will...(ROTATE 1-2)...help....hurt...or have no impact on small businesses that currently provide and pay at least some portion of health insurance benefits for their full-time employees?

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
54%	55%	57%	49%	HELP
20%	21%	20%	28%	HURT
18%	19%	11%	14%	NO IMPACT
8%	5%	12%	9%	DON'T KNOW (DO NOT READ)
—	—	—	—	REFUSED (DO NOT READ)

7. And thinking about the role of small businesses in America, how much influence, if any, do you think small businesses would have in getting the next President and Congress to enact the right kind of health care reform that helps Americans? **(ROTATE TOP TO BOTTOM, BOTTOM TO TOP)**

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
46%	46%	39%	41%	TOTAL A LOT/SOME
52%	52%	58%	57%	TOTAL NOT TOO MUCH/NONE AT ALL
8%	6%	9%	11%	A lot
38%	40%	30%	30%	Some
33%	33%	41%	40%	Not too much
				...OR...
19%	19%	17%	17%	None at all
2%	2%	3%	2%	Don't know/Refused (DO NOT READ)

(QUESTION ORDER SEQUENCE: SAMPLE A WILL GET Q8-Q19 FIRST AND Q20-Q23 SECOND, SAMPLE B WILL GET Q20-Q23 FIRST AND Q8-Q19 SECOND)

Now, I am going to read you a list of different ideas being discussed to help control rising health care costs and increase the number of Americans with health care coverage. The next President and Congress could end up doing only one of these or many of these ideas at the same time. After I read each idea, please tell me for you personally in your business, whether the idea would...(ROTATE 1-2)...help, ...hurt,... or have no impact on your business.

(IF HELP/HURT, ASK:) And do you think that would definitely (help/hurt) your business or just probably?

						(DNR)	(DNR)
	Def Help	Prob Help	Prob Hurt	Def Hurt	No Impact	DK	Refused

The **(FIRST/NEXT/LAST)** idea is to... **(RANDOMIZE)**

8. Eliminate the current tax credit employers receive for providing health coverage to their employees and instead provide all Americans with a tax credit to select and buy their own health insurance. This individual tax credit would reduce Americans' taxes by two thousand five hundred dollars for singles and five thousand dollars for families.

Core	18%	26%	9%	10%	28%	7%	2%
		44%		19%			
2-9	19%	26%	8%	8%	31%	7%	1%
		45%		16%			
10-24	17%	28%	13%	11%	21%	9%	*
		45%		24%			
25-50	19%	20%	16%	14%	25%	4%	2%
		39%		30%			

9. Expand and encourage the use of health savings accounts - that is a tax-free medical savings account coupled with a high-deductible health insurance plan. The money consumers put into these Health Savings Accounts would roll over year to year to help build a source of funds that can only be used to cover out-of-pocket health care expenses.

Core	28%	28%	5%	4%	30%	4%	*
		56%		9%			
2-9	26%	28%	5%	5%	31%	4%	1%
		54%		10%			
10-24	31%	28%	4%	6%	28%	3%	—
		59%		10%			
25-50	28%	35%	3%	6%	27%	*	—
		63%		9%			

Continued...

	Def Help	Prob Help	Prob Hurt	Def Hurt	No Impact	(DNR) DK	(DNR) Refused
10.	Allow trade or professional organizations, churches, and unions to offer health insurance plans to their members around the country.						
Core	17%	29%	2%	2%	47%	3%	—
		46%		4%			
2-9	17%	31%	3%	1%	46%	2%	—
		48%		4%			
10-24	17%	30%	2%	6%	39%	5%	1%
		47%		8%			
25-50	20%	30%	5%	1%	40%	4%	—
		50%		6%			
11.	Promote a government-sponsored pool for small businesses that would allow them to purchase insurance at negotiated rates that take advantage of bulk purchasing power.						
Core	36%	35%	6%	7%	13%	2%	*
		71%		13%			
2-9	36%	35%	6%	7%	13%	2%	*
		71%		13%			
10-24	36%	38%	6%	8%	10%	1%	*
		74%		14%			
25-50	37%	34%	5%	8%	14%	2%	—
		71%		13%			
12.	Guarantee all Americans a choice of health plans, either from a private insurer, or from a new public government plan offered at a sliding scale cost based on income. Employers would be required to offer a choice of the public plan and at least one private plan to all employees and small businesses would receive discounts based on a sliding scale.						
Core	20%	34%	11%	18%	13%	4%	*
		54%		29%			
2-9	20%	36%	9%	18%	13%	4%	*
		56%		27%			
10-24	24%	29%	8%	18%	13%	8%	—
		53%		26%			
25-50	17%	36%	15%	16%	12%	4%	—
		53%		31%			

Continued...

	Def Help	Prob Help	Prob Hurt	Def Hurt	No Impact	(DNR) DK	(DNR) Refused
13.	Require by law that all insurers can not deny coverage, including for pre-existing conditions, refuse renewal of coverage, unfairly charge for coverage, or force those they cover to pay excessive premiums for age, illness, or other discriminating factors.						
Core	30%	21%	11%	10%	24%	3%	1%
		51%		21%			
2-9	32%	21%	11%	8%	25%	2%	1%
		53%		19%			
10-24	25%	24%	15%	11%	18%	7%	*
		49%		26%			
25-50	25%	19%	13%	11%	29%	2%	1%
		44%		24%			
14.	Pass medical liability reform to eliminate lawsuits against doctors who have followed the correct clinical guidelines and have followed the right safety standards in patient care.						
Core	40%	26%	4%	2%	24%	4%	*
		66%		6%			
2-9	37%	26%	4%	2%	27%	4%	*
		63%		6%			
10-24	47%	25%	4%	2%	20%	2%	—
		72%		6%			
25-50	48%	23%	2%	3%	22%	1%	1%
		71%		5%			
15.	Create a new small business tax credit to make it easier for small businesses to create and offer jobs with health coverage. The government would provide a refundable income tax credit to employers who currently pay at least fifty percent of the cost of group health insurance for their employees.						
Core	44%	31%	3%	1%	19%	2%	*
		75%		4%			
2-9	45%	32%	3%	1%	17%	1%	1%
		77%		4%			
10-24	43%	32%	4%	4%	15%	2%	—
		75%		8%			
25-50	45%	30%	2%	2%	19%	2%	—
		75%		4%			

Continued...

	Def Help	Prob Help	Prob Hurt	Def Hurt	No Impact	(DNR) DK	(DNR) Refused
16. Make health insurance portable so that individuals and families keep their coverage even when they change jobs or employers.							
Core	36%	25%	3%	3%	30%	3%	—
	61%			6%			
2-9	37%	24%	3%	3%	32%	1%	—
	61%			6%			
10-24	31%	29%	6%	6%	20%	8%	—
	60%			12%			
25-50	35%	25%	8%	2%	27%	3%	*
	60%			10%			
17. Require employers who have ten or more employees who today do not provide health coverage to their employees to NOW pay four percent of their payroll to help cover the uninsured.							
Core	8%	12%	12%	28%	36%	2%	2%
	20%			40%			
2-9	7%	12%	11%	29%	39%	2%	*
	19%			40%			
10-24	9%	13%	19%	33%	23%	2%	1%
	22%			52%			
25-50	9%	15%	10%	33%	31%	1%	1%
	24%			43%			
18. Repeal the tax cuts that have been enacted over the past few years for Americans who make over two hundred and fifty thousand dollars a year in order to help employers be able to offer health coverage to their employees.							
Core	20%	19%	7%	20%	29%	2%	3%
	39%			27%			
2-9	20%	19%	7%	18%	32%	2%	2%
	39%			25%			
10-24	21%	19%	10%	23%	24%	3%	*
	40%			33%			
25-50	16%	16%	15%	20%	30%	2%	1%
	32%			35%			

HEALTH CARE IDEAS (Q8-18) – RANKED BY % DEFINITELY HELP

CORE DATA ONLY	% Def Help	% Tot Help
Create a new small business tax credit to make it easier for small businesses to create and offer jobs with health coverage. The government would provide a refundable income tax credit to employers who currently pay at least fifty percent of the cost of group health insurance for their employees.	44%	75%
Pass medical liability reform to eliminate lawsuits against doctors who have followed the correct clinical guidelines and have followed the right safety standards in patient care.	40%	66%
Promote a government-sponsored pool for small businesses that would allow them to purchase insurance at negotiated rates that take advantage of bulk purchasing power.	36%	71%
Make health insurance portable so that individuals and families keep their coverage even when they change jobs or employers.	36%	61%
Require by law that all insurers can not deny coverage, including for pre-existing conditions, refuse renewal of coverage, unfairly charge for coverage, or force those they cover to pay excessive premiums for age, illness, or other discriminating factors.	30%	51%
Expand and encourage the use of health savings accounts - that is a tax-free medical savings account coupled with a high-deductible health insurance plan. The money consumers put into these Health Savings Accounts would roll over year to year to help build a source of funds that can only be used to cover out-of-pocket health care expenses.	28%	56%
Guarantee all Americans a choice of health plans, either from a private insurer, or from a new public government plan offered at a sliding scale cost based on income. Employers would be required to offer a choice of the public plan and at least one private plan to all employees and small businesses would receive discounts based on a sliding scale.	20%	54%
Repeal the tax cuts that have been enacted over the past few years for Americans who make over two hundred and fifty thousand dollars a year in order to help employers be able to offer health coverage to their employees.	20%	39%
Eliminate the current tax credit employers receive for providing health coverage to their employees and instead provide all Americans with a tax credit to select and buy their own health insurance. This individual tax credit would reduce Americans' taxes by two thousand five hundred dollars for singles and five thousand dollars for families.	18%	44%
Allow trade or professional organizations, churches, and unions to offer health insurance plans to their members around the country.	17%	46%
Require employers who have ten or more employees who today do not provide health coverage to their employees to NOW pay four percent of their payroll to help cover the uninsured.	8%	20%

19. And, out of all the various ideas we just discussed, which ONE or TWO do you believe would help you in your business THE MOST? **(PRE-CODED OPEN-END DO NOT READ LIST) (IF RESPONDENT DOES NOT RECALL, ROTATE AND READ)**

FIRST CHOICE:

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
17%	16%	19%	21%	Create a new small business tax credit to make it easier for small businesses to create and offer jobs with health coverage.
12%	13%	11%	10%	Promote a government-sponsored pool for small businesses that would allow them to purchase insurance at negotiated rates
8%	9%	10%	6%	Provide all Americans with a tax credit to select and buy their own health insurance and eliminate the current tax credit employers receive for providing health coverage
8%	7%	7%	8%	Guarantee all Americans a choice of health plans, either from a private insurer, or from a new public government plan offered at a sliding scale cost based on income
7%	8%	8%	3%	Repeal the tax cuts for Americans who make over two hundred and fifty thousand dollars to help employers be able to offer health coverage to their employees.
7%	8%	5%	6%	Pass medical liability reform to eliminate lawsuits against doctors who have followed the correct clinical guidelines and have followed the right safety standards in patient care.
6%	6%	6%	8%	Make health insurance portable so that individuals and families keep their coverage even when they change jobs or employers.
6%	6%	4%	9%	Expand and encourage the use of health savings accounts
2%	3%	3%	3%	Require by law that all insurers can not deny coverage
1%	2%	2%	2%	Allow trade or professional organizations, churches, and unions to offer health insurance plans to their members
1%	*	2%	3%	Require employers with ten or more employees who today do not provide coverage to now pay four percent of their payroll to help cover the uninsured.
7%	6%	6%	4%	OTHER (SPECIFY _____)
19%	17%	15%	16%	DON'T KNOW/REFUSED

Continued...

COMBINED CHOICES:

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
20%	20%	23%	23%	Create a new small business tax credit to make it easier for small businesses to create and offer jobs with health coverage.
15%	17%	14%	15%	Promote a government-sponsored pool for small businesses that would allow them to purchase insurance at negotiated rates
10%	10%	15%	9%	Provide all Americans with a tax credit to select and buy their own health insurance and eliminate the current tax credit employers receive for providing health coverage
10%	8%	13%	11%	Guarantee all Americans a choice of health plans, either from a private insurer, or from a new public government plan offered at a sliding scale cost based on income
8%	9%	9%	11%	Make health insurance portable so that individuals and families keep their coverage even when they change jobs or employers.
8%	9%	9%	9%	Pass medical liability reform to eliminate lawsuits against doctors who have followed the correct clinical guidelines and have followed the right safety standards in patient care.
8%	8%	10%	3%	Repeal the tax cuts for Americans who make over two hundred and fifty thousand dollars to help employers be able to offer health coverage to their employees.
8%	8%	7%	14%	Expand and encourage the use of health savings accounts
4%	4%	5%	4%	Require by law that all insurers can not deny coverage
3%	4%	3%	4%	Allow trade or professional organizations, churches, and unions to offer health insurance plans to their members
1%	*	2%	4%	Require employers with ten or more employees who today do not provide coverage to now pay four percent of their payroll to help cover the uninsured.
8%	7%	9%	6%	OTHER (SPECIFY _____)
19%	17%	15%	16%	DON'T KNOW/REFUSED

Now, thinking some more about these different ideas to help control rising health care costs and increase the number of Americans with health coverage...I would like to read you three different proposals that package some of the ideas together and might be considered by the next President and Congress as ways to make health care more affordable for small businesses.

After hearing each one, please tell me whether you favor or oppose that overall proposal.

The (first/next) proposal**(RANDOMIZE Q20-Q23)**

(IF FAVOR/OPPOSE, ASK:) And would you say you **STRONGLY** (favor/oppose) this proposal or just **SOMEWHAT** (favor/oppose) this proposal?

	STR FAVOR	SMWT FAVOR	SMWT OPPOSE	STR OPPOSE	(DNR) DK/REF
20. Would guarantee all Americans a choice of public or private health plans that they could keep and take with them between jobs. Employers would be required to offer a choice of the public plan and at least one private plan. Insurance companies would not be allowed to deny people coverage due to age or pre-existing conditions. This proposal would be paid for by repealing the tax cuts enacted over the past few years for Americans making more than two-hundred and fifty-thousand dollars.					
Core	26%	27%	11%	33%	3%
		53%		44%	
2-9	26%	27%	12%	31%	4%
		53%		43%	
10-24	26%	26%	13%	32%	3%
		52%		45%	
25-50	21%	26%	15%	36%	2%
		47%		51%	

Continued...

	STR FAVOR	SMWT FAVOR	SMWT OPPOSE	STR OPPOSE	(DNR) DK/REF
21.	Would provide all Americans with a tax credit to select and buy their own private health insurance that they could keep and take with them between jobs. This would eliminate the current tax credit employers receive for providing health insurance to their employees. It would expand and encourage the use of tax-free health savings accounts to cover out-of-pocket health care expenses, while allowing organizations, churches, and unions to offer health insurance plans to their members around the country. Medical liability reform would be passed to eliminate lawsuits against doctors who have followed correct guidelines and safety standards in patient care.				
Core	26%	42%	15%	13%	4%
	68%		28%		
2-9	27%	40%	16%	12%	5%
	67%		28%		
10-24	26%	45%	13%	14%	2%
	71%		27%		
25-50	24%	42%	16%	14%	4%
	66%		30%		

(ASK SAMPLE A ONLY) (ASKED OF 201 RESPONDENTS)

22.	Would promote a government-sponsored pool for small businesses to purchase insurance at bulk purchasing rates. Small businesses would get a new tax credit to make it easier to offer health coverage if they pay at least fifty percent of the cost of employee health insurance. This proposal would require employers with ten or more employees who today do not provide health coverage to pay four percent of their payroll to help cover the uninsured.				
Core	23%	30%	20%	25%	2%
	53%		45%		
2-9	17%	31%	23%	26%	3%
	48%		49%		
10-24	30%	25%	16%	26%	3%
	55%		42%		
25-50	36%	39%	5%	19%	1%
	75%		24%		

Continued...

	STR FAVOR	SMWT FAVOR	SMWT OPPOSE	STR OPPOSE	(DNR) DK/REF
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(ASK SAMPLE B ONLY) (ASKED OF 199 RESPONDENTS)

23. Would promote a government-sponsored pool for small businesses to purchase insurance at bulk purchasing rates. Small businesses would get a new tax credit to make it easier to offer health coverage if they pay at least fifty percent of the cost of employee health insurance.

Core	37%	78%	41%	8%	20%	12%	2%
2-9	41%	78%	37%	8%	19%	11%	3%
10-24	34%	78%	44%	9%	21%	12%	1%
25-50	27%	65%	38%	15%	30%	15%	5%

HEALTH CARE REFORM PACKAGES (Q20-23) – RANKED BY % STRONGLY FAVOR

CORE DATA ONLY	% Str Fav	% Tot Fav
Would promote a government-sponsored pool for small businesses to purchase insurance at bulk purchasing rates. Small businesses would get a new tax credit to make it easier to offer health coverage if they pay at least fifty percent of the cost of employee health insurance.	37%	78%
Would provide all Americans with a tax credit to select and buy their own private health insurance that they could keep and take with them between jobs. This would eliminate the current tax credit employers receive for providing health insurance to their employees. It would expand and encourage the use of tax-free health savings accounts to cover out-of-pocket health care expenses, while allowing organizations, churches, and unions to offer health insurance plans to their members around the country. Medical liability reform would be passed to eliminate lawsuits against doctors who have followed correct guidelines and safety standards in patient care.	26%	68%
Would guarantee all Americans a choice of public or private health plans that they could keep and take with them between jobs. Employers would be required to offer a choice of the public plan and at least one private plan. Insurance companies would not be allowed to deny people coverage due to age or pre-existing conditions. This proposal would be paid for by repealing the tax cuts enacted over the past few years for Americans making more than two-hundred and fifty-thousand dollars.	26%	53%
Would promote a government-sponsored pool for small businesses to purchase insurance at bulk purchasing rates. Small businesses would get a new tax credit to make it easier to offer health coverage if they pay at least fifty percent of the cost of employee health insurance. This proposal would require employers with ten or more employees who today do not provide health coverage to pay four percent of their payroll to help cover the uninsured.	23%	53%

Now I am going to read you some statements from small business owners about health care reform. Please rate how convincing you find each statement as a reason for small business owners to support health care reform on a scale from zero to five, where a zero means it is not at all convincing and a five means it is very convincing. You can use any number between zero and five depending on how you feel about each statement. **(USE 99 FOR DON'T KNOW/REFUSED)**

The (first/next) statement is... **(RANDOMIZE)**

	5	4	3	2	1	0	DK/REF	MEAN
(ASK SAMPLE A ONLY) (ASKED OF 201 RESPONDENTS)								
24.	As health care costs have continued to skyrocket, America's small businesses are hard pressed to find ways to manage costs. We've already reduced the health benefits we offer and asked our employees to pay more, but many small businesses still can not keep up with the double digit increases in premiums every year. We cannot do it alone. We need real health care reform now before the costs of health care spiral further out of our control.							
Core	43%	21%	21%	5%	3%	6%	1%	3.8
	64%			8%				
2-9	44%	18%	22%	6%	3%	6%	1%	3.8
	62%			9%				
10-24	50%	20%	14%	4%	5%	5%	2%	3.9
	70%			9%				
25-50	40%	32%	16%	6%	4%	2%	–	3.9
	72%			10%				

	5	4	3	2	1	0	DK/REF	MEAN
(ASK SAMPLE B ONLY) (ASKED OF 199 RESPONDENTS)								
25.	Small businesses are the engine of new job growth in our economy. In fact, we generate half of America's Gross Domestic Product (GDP) and two-thirds of new jobs every year. During these tough economic times, we must ensure that we keep America's small businesses strong. This means fixing our health care system to ensure that small businesses have access to affordable, quality health care coverage.							
Core	48%	28%	15%	5%	2%	2%	–	4.1
	76%			7%				
2-9	50%	29%	13%	4%	1%	3%	–	4.2
	79%			5%				
10-24	50%	23%	16%	7%	2%	2%	–	4.0
	73%			9%				
25-50	46%	29%	19%	4%	–	1%	1%	4.2
	75%			4%				

Continued...

	5	4	3	2	1	0	DK/REF	MEAN
(ASK SAMPLE A ONLY) (ASKED OF 201 RESPONDENTS)								
26.	We need affordable health care choices for our employees if we are going to compete with other businesses today. These days, the benefits you offer are just as important as the salary. If we want to recruit the best employees, we need to be able to offer them the same benefits that bigger companies can. We need health care reform so that we can stay competitive.							
Core	41%	31%	13%	7%	3%	5%	*	3.9
	72%			10%				
2-9	39%	30%	15%	7%	4%	5%	*	3.8
	69%			11%				
10-24	47%	26%	15%	5%	2%	5%	–	4.0
	73%			7%				
25-50	44%	36%	8%	7%	3%	2%	–	4.1
	80%			10%				

(ASK SAMPLE B ONLY) (ASKED OF 199 RESPONDENTS)								
27.	As small business owners, we simply cannot continue to face double-digit increases in health care costs and neither can our employees. We need health care reform that is fair and reasonable where we all – employers and employees, business and government, doctors and patients – share in the responsibility and costs to build a system in which everyone has affordable, quality health care coverage.							
Core	51%	25%	10%	7%	3%	4%	–	4.0
	76%			10%				
2-9	53%	24%	13%	5%	3%	2%	–	4.1
	77%			8%				
10-24	52%	24%	10%	8%	1%	5%	–	4.0
	76%			9%				
25-50	44%	29%	18%	5%	2%	2%	1%	4.0
	73%			7%				

SMALL BUSINESS OWNER STATEMENTS (Q24-27) – RANKED BY % 5 - VERY CONVINCING

CORE DATA ONLY	% 5-Very Conv	% 4-5
As small business owners, we simply cannot continue to face double-digit increases in health care costs and neither can our employees. We need health care reform that is fair and reasonable where we all – employers and employees, business and government, doctors and patients – share in the responsibility and costs to build a system in which everyone has affordable, quality health care coverage.	51%	75%
Small businesses are the engine of new job growth in our economy. In fact, we generate half of America’s Gross Domestic Product (GDP) and two-thirds of new jobs every year. During these tough economic times, we must ensure that we keep America’s small businesses strong. This means fixing our health care system to ensure that small businesses have access to affordable, quality health care coverage.	48%	76%
As health care costs have continued to skyrocket, America’s small businesses are hard pressed to find ways to manage costs. We’ve already reduced the health benefits we offer and asked our employees to pay more, but many small businesses still can not keep up with the double digit increases in premiums every year. We cannot do it alone. We need real health care reform now before the costs of health care spiral further out of our control.	43%	64%
We need affordable health care choices for our employees if we are going to compete with other businesses today. These days, the benefits you offer are just as important as the salary. If we want to recruit the best employees, we need to be able to offer them the same benefits that bigger companies can. We need health care reform so that we can stay competitive.	41%	72%

Now, I have just a few questions for statistical purposes only...

X. GENDER (BY OBSERVATION)

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
76%	76%	69%	83%	MALE
24%	24%	31%	17%	FEMALE

28. In what year were you born?

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
–	–	–	1%	18 to 24
3%	4%	4%	4%	25 to 34
15%	15%	12%	10%	35 to 44
35%	36%	35%	32%	45 to 54
36%	35%	35%	36%	55 to 64
10%	9%	14%	17%	65 and over
1%	*	*	–	REFUSED (DO NOT READ)

29. Other than being an American, what is your main ethnic or racial heritage? (READ CHOICES)

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
91%	92%	90%	91%	WHITE
2%	2%	3%	3%	AFRICAN AMERICAN OR BLACK
2%	2%	1%	1%	HISPANIC AMERICAN OR LATINO
2%	1%	2%	1%	ASIAN AMERICAN
2%	2%	2%	2%	OTHER (DO NOT READ) (IF PUNCH , THEN ASK:)
				Now I realize you just said your main ethnic or racial heritage doesn't fall into any of the categories I just mentioned...but if you had to choose JUST ONE of these categories, which ONE would you choose?
1%	1%	2%	2%	REFUSED (DO NOT READ)

30. And, in politics today, do you consider yourself... **(ROTATE)**

a Republican,
a Democrat,
...or something else?

(IF REPUBLICAN OR DEMOCRAT, ASK:) Would you call yourself a STRONG (Republican/Democrat) or a NOT-SO-STRONG (Republican/Democrat)?

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
43%	44%	42%	42%	TOTAL REPUBLICAN
22%	22%	24%	27%	TOTAL DEMOCRAT
26%	28%	26%	24%	STRONG REPUBLICAN
17%	16%	16%	18%	NOT-SO-STRONG REPUBLICAN
30%	30%	31%	27%	SOMETHING ELSE/INDEPENDENT
8%	9%	6%	7%	NOT-SO-STRONG DEMOCRAT
14%	13%	18%	20%	STRONG DEMOCRAT
5%	4%	3%	4%	REFUSED (DO NOT READ)

31. Are any of your employees members of a labor union?

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
3%	1%	5%	9%	YES
97%	98%	94%	91%	NO
*	*	1%	*	DON'T KNOW/REFUSED (DO NOT READ)

And thinking again about your business..

32. How many years has your business been in operation?

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
35%	40%	28%	20%	TOTAL 15 YEARS OR LESS
1%	*	—	—	Less than 1 year
2%	3%	2%	1%	1 - 3 years
6%	7%	6%	3%	4 - 6 years
10%	11%	10%	7%	7 - 10 years
16%	19%	10%	9%	11 - 15 years
65%	60%	71%	80%	16 years or more
—	—	*	—	DON'T KNOW (DO NOT READ)
—	—	*	*	REFUSED (DO NOT READ)

33. Are you a member of the Chamber of Commerce or NFIB, the National Federation of Independent Business?

(IF YES, ASK:) And are you a member of the Chamber of Commerce, the NFIB, or both?

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
49%	46%	55%	62%	TOTAL YES
33%	31%	35%	41%	YES, CHAMBER
7%	7%	8%	7%	YES, NFIB
9%	8%	12%	14%	YES, BOTH
51%	54%	44%	38%	NO
*	*	*	—	DON'T KNOW (DO NOT READ)
—	—	*	*	REFUSED (DO NOT READ)

34. From a financial perspective, how do you feel right now about the future for your business ...
(ROTATE TOP TO BOTTOM, BOTTOM TO TOP)

<u>Core</u>	<u>2-9</u>	<u>10-24</u>	<u>25-50</u>	
84%	83%	84%	89%	TOTAL CONFIDENT
14%	16%	14%	10%	TOTAL NOT CONFIDENT
32%	30%	36%	43%	Very confident
52%	53%	48%	46%	Somewhat confident
10%	11%	11%	7%	Not very confident
				...or...
4%	5%	3%	3%	Not at all confident
2%	1%	2%	1%	DON'T KNOW/REFUSED (DO NOT READ)

(ASKED OF 133 RESPONDENTS)

35. And finally ... One focus of this survey has been to determine how best to get the small business community engaged and active on the issue and need for health care reform...thinking about this issue, if it was your job to get the small business community engaged and active in the health care reform debate, what would you say to get them motivated to become more active in their community on this issue and to contact their Member of Congress?

SEE VERBATIM RESPONSES