



Opinion Poll

California small business owners support policies to expand health coverage access and lower costs

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Executive Summary

California has led the nation in expanding healthcare coverage, with more than five million Californians gaining health insurance since the Patient Protection and Affordable Care Act (ACA) was implemented. Despite this progress, millions in the Golden State are still uninsured and many more struggle to afford the premiums and co-pays for the care they do have, including many entrepreneurs and small business employees. Of those without coverage, about half (1.5 million) live under 200% of the federal poverty level (FPL), about a quarter (24% or 685,000 people) make between 200 and 400% of the FPL and about the same percentage make more than 400% of the FPL.¹ Governor Gavin Newsom has unveiled a number of policy proposals intended to address these remaining access and affordability issues and restrain healthcare costs. New opinion polling shows California small business owners are decidedly supportive of these and other policy proposals under consideration by the state legislature.

The poll, an online survey of 300 small business owners in California, was conducted by Chesapeake Beach Consulting for Small Business Majority from February 22 through February 27, 2019. The survey reveals large majorities of California small business owners support expanding the existing system of premium subsidies that help people purchase insurance on the marketplaces. Currently, those making up to 400% of the FPL receive cost-sharing subsidies to help cover the costs of insurance coverage, and a 73% majority support adding additional state subsidies to the existing federal assistance to help this group better afford their health coverage. A similar majority of 70% also support extending premium assistance for people who make up to 600% of the FPL, which would impact middle class Californians who do not currently qualify for assistance but often struggle to afford their insurance premiums.

Additionally, more than 9 in 10 small business owners want more transparency on pricing and quality. Specific policy proposals to address the high costs of prescription drugs also received widespread support, including suggestions like allowing the state to leverage its purchasing power to negotiate lower drug prices for state plans (88%), preventing drug companies from paying to delay the release of generic alternatives (88%) and requiring drug companies to justify pricing by disclosing financial information (85%).

Sizable majorities also support additional policies to address costs, including a measure that would prevent people from receiving surprise bills for getting out-of-network care at an in-network facility (89% agree) and by requiring that all individuals be required to maintain a basic level of health insurance in order to reduce healthcare costs (70% agree).

Roughly one-third of the remaining uninsured in California are undocumented immigrants, according to the California Health Care Foundation. Nearly 6 in 10 small business owners (59%) agree this should be addressed by allowing undocumented immigrants to access public healthcare insurance options, as giving them access to coverage will ensure their care is paid for and drive down overall healthcare expenses.

Support for these new policies makes sense in light of survey findings that show high support for individual provisions of the ACA. Indeed, an overwhelming majority of 87% agree insurance companies should be prevented from charging you more or denying you coverage based on a preexisting condition. A similar majority of 84% agree all health plans should provide certain preventative services at no out-of-pocket cost. Strong majorities also agree insurance plans should offer certain services such as maternity care, reproductive healthcare and mental healthcare (80%) and that insurance companies should be required to spend at least 80% of premium dollars on patients' medical claims (83%).

Despite significant gains made under the ACA in California, the small business community continues to struggle with healthcare costs. Entrepreneurs would like to see California take further steps to strengthen the health insurance marketplace and address the state's remaining uninsured rate by reining in costs and expanding access to coverage. As this poll reveals, California small business owners need more transparency and assistance in understanding healthcare costs and encourage the state to take bold steps to tackle long-term issues that drive up the cost of healthcare.

¹ <http://www.itup.org/wp-content/uploads/2019/02/ITUP-Remaining-Uninsured-Snapshot-UPDATED.pdf>

Main Findings

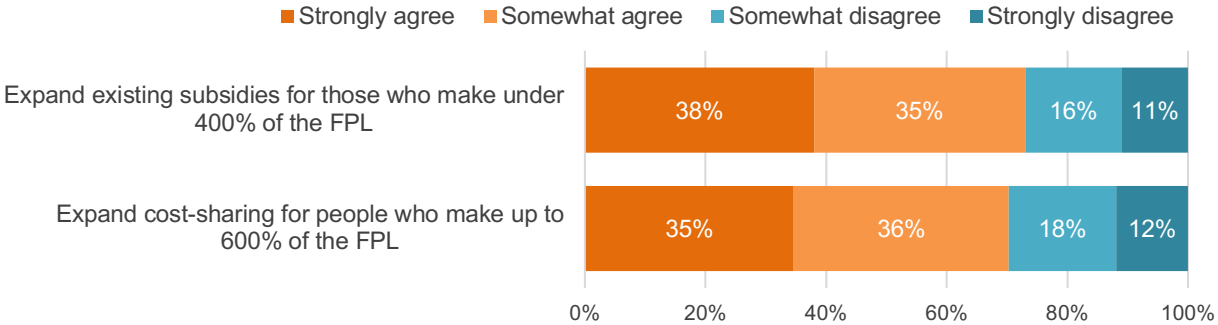
- **California small business owners support strengthening existing system of ACA subsidies to help more people afford healthcare premiums:** Nearly 3 in 4 small business owners (73%) support strengthening the current system of ACA subsidies by creating additional state subsidies to provide cost-sharing for those who make under 400% of the federal poverty level (less than \$100,400 for a family of four). Additionally, 7 in 10 small business owners also support expanding cost-sharing subsidies to individuals who make up to 600% of the FPL, which would impact middle class Californians who currently do not qualify for any premium assistance.
- **Small business owners want more transparency on pricing and quality in the healthcare system:** California small business owners overwhelmingly agree that there should be more transparency on pricing and quality to allow patients to make informed decisions about where to receive care, a sentiment supported by 91% of respondents.
- **Small business owners support numerous proposals to lower the cost of prescription drugs:** California small business owners strongly support numerous proposals aimed at controlling costs of prescription drugs, including allowing the state to leverage its purchasing power to negotiate lower drug prices for state plans (88%), making it illegal for a drug company to pay another company to delay the release of a generic drug (88%) and requiring drug companies to justify prices by disclosing how much they spend on production and how much they profit (85%).
- **Nearly 9 in 10 California small business owners oppose the practice of “balance billing:”** Balance billing is the practice in which a healthcare provider charges more money above what your insurance covers, usually as a result of receiving care from an out-of-network provider at an in-network facility. A strong majority of 89% of respondents agree California should work to ensure that anyone who receives care at an in-network facility be billed at in-network rates, regardless of their insurance.
- **7 in 10 small business owners agree that all individuals should be required to maintain a basic level of health insurance** in order to reduce healthcare expenses by ensuring emergency care is covered and by increasing risk pools.
- **Nearly 6 in 10 small business owners (59%) of small business owners agree undocumented immigrants should be allowed to access public healthcare insurance options,** as giving them access to coverage will ensure that their care is covered and in turn drive down healthcare expenses for everyone else.
- **Large majority of California small business owners support longer enrollment periods:** More than 8 in 10 small business owners agree (83%) that open enrollment periods should be lengthened to allow as many people as possible to enroll.
- **California small business owners strongly support components of the Affordable Care Act:** California small business owners indicated overwhelming support across party lines for key components of the ACA, including preventing individuals from being denied coverage or charged more for preexisting conditions (87% approve); coverage of preventative services (84%); coverage for maternity, reproductive health and mental healthcare (80%); coverage for dependents up to age 26 (79%) and requiring that insurance companies spend at least 80% of premium dollars on patient medical claims (83%).

California small businesses strongly support expanding financial assistance for healthcare premiums

Various proposals have been put forth to address the remaining uninsured rate in California across all income levels, and the opinion poll reveals small business owners are strongly supportive of all of these recommended measures. Specifically, there is strong support for expanding the current system of premium subsidies that provide cost-sharing for those making under 400% of the FPL (less than \$100,400 for a family of four); 73% support this measure with nearly 4 in 10 (38%) who strongly support it. Almost as many respondents, 70%, agree that the current system should be further strengthened by expanding cost-sharing for people who make up to 600% of the FPL (\$150,600 for a family of four).

Figure 1: Small business owners support expanding premium subsidies

Below are some solutions that have been suggested to strengthen and enhance the ACA. Please indicate whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each solution.



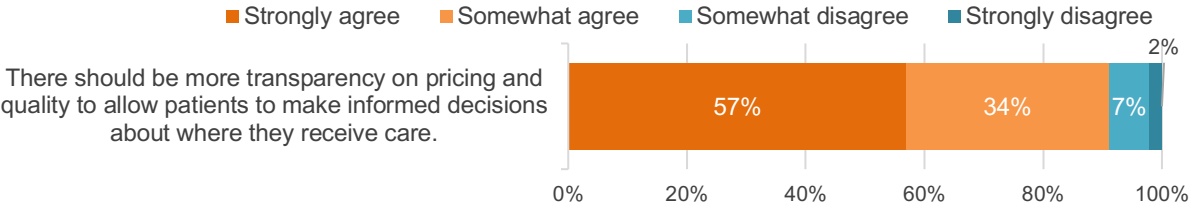
Almost as many respondents, 70%, agree that the current system should be further strengthened by expanding cost-sharing for people who make up to 600% of the FPL, which would cover a family of four earning up to \$150,600.

Small business owners support policies to promote transparency and address healthcare costs

High healthcare costs are a major concern for California small business owners. Indeed, poll respondents were asked to rate how certain issues might affect their business’ success, with one being not at all and ten meaning a great deal. Two-thirds of California small business owners rate the cost of healthcare as 5 or higher, indicating that there is considerable concern about how the cost of healthcare could impact their bottom lines.

California small business owners feel there should be more transparency in understanding pricing in the healthcare market and support ideas that seek to address this issue. Indeed, most small business owners (91%) agree there should be more transparency on pricing and quality to allow patients to make informed decisions about where they receive care. Nearly 6 in 10 (57%) strongly agree with this statement.

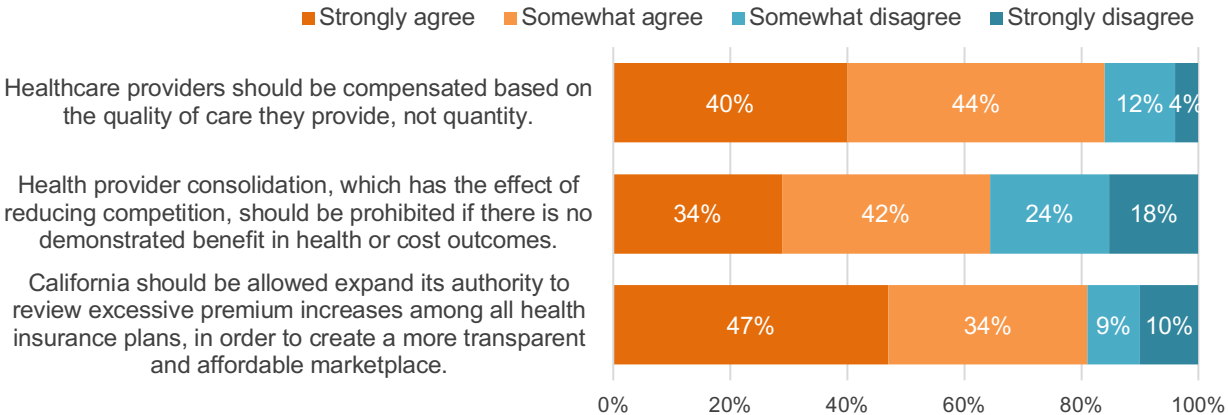
Figure 2: Small business owners want more transparency in healthcare pricing and quality



A number of broad proposals seek to address the underlying causes of rising costs in the healthcare system, and the poll revealed that small business owners strongly agree with these suggestions. For example, 78% of California small business owners also agree the state should create a reinsurance program, which would help stabilize premiums in the individual marketplaces by providing support for insurers facing high financial losses. What’s more, 7 in 10 California small business owners agree that all individuals should be required to maintain a basic level of health insurance in order to reduce healthcare costs by ensuring emergency care is covered and by pooling risk for insurers by grouping both healthy and less healthy individuals. More than 1 in 3 (34%) strongly agree with this sentiment.

Other cost containment measures enjoy even greater support. More than 8 in 10 (84%) agree healthcare providers should be compensated based on the quality of care they provide, not quantity. Additionally, 76% agree that health provider consolidation, which has the effect of reducing competition, should be prohibited if there is no demonstrated benefit in health or cost outcomes. A significant 81% majority agree that California should be allowed to expand its authority to review excessive premium increases among all health insurance plans, in order to create a more transparent and affordable marketplace. Almost half of respondents (47%) strongly agreed.

Figure 3: Small business owners support healthcare cost containment measures



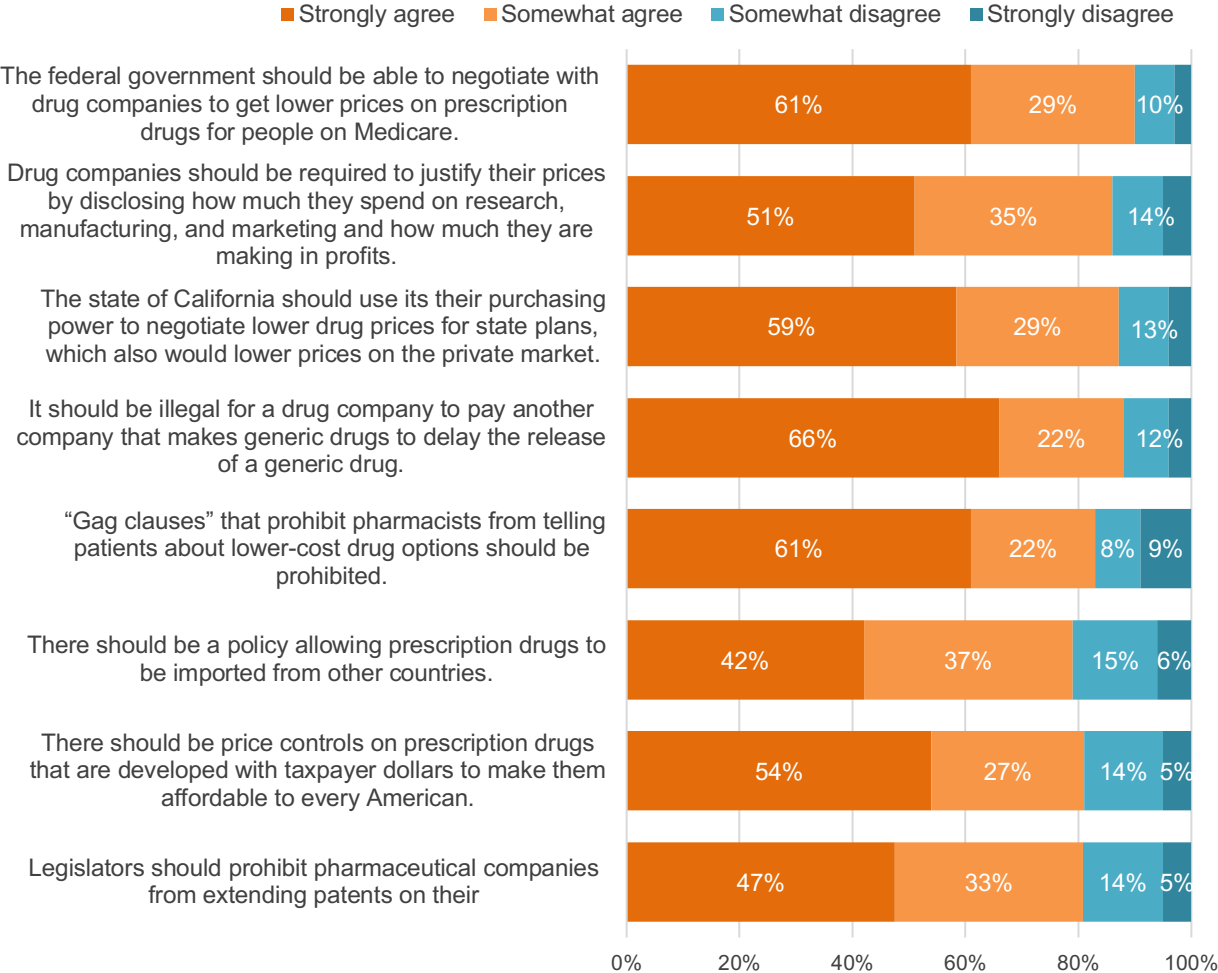
Entrepreneurs support solutions to address rising prescription drug prices

Proposals to specifically control prescription drug costs also received tremendous support. More than 8 in 10 California small business owners (86%) think prescription drug prices in America are too high. It should come as no surprise then that respondents strongly support policies that aim to reduce these high costs. Eighty-eight percent agree the state of California should use its purchasing power to negotiate lower drug prices for state plans, which would also lower prices on the private market. The same percentage, 88%, agree that it should be illegal for a drug company to pay another company that makes generic drugs to delay the release of a generic drug. Two-thirds of California small business owners strongly agree with this statement. Nine in 10 California small business owners agree that the federal government should be able to negotiate with drug companies to get lower prices on prescription drugs for people on Medicare, and more than 6 in 10 (61%) strongly agree.

A large majority (85%) agree drug companies should be required to justify their prices by disclosing how much they spend on research, manufacturing and marketing and how much they make in profits. More than 8 in 10 (83%) agree that “gag clauses” that limit pharmacists from telling patients about lower-cost drug options should be prohibited. Other proposals received similarly high support: 79% agree there should be a policy allowing prescription drugs to be imported from other countries; 81% agree there should be price controls on prescription drugs that are developed with taxpayer dollars to make them affordable to every American; and 80% agree legislators should prohibit pharmaceutical companies from extending patents on their drugs, which delays generics from entering the market.

Figure 4: Small business owners support proposals to control prescription drug costs

Below are a series of proposals for addressing the rising cost of prescription drugs. For each, please indicate if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each proposal.



Small business owners support additional policies to lower the uninsured rate and address issues of cost and affordability

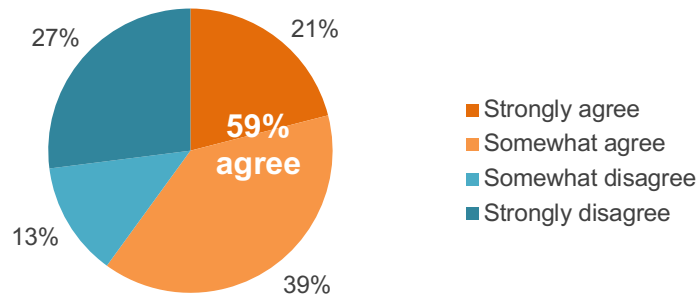
Nearly 9 in 10 (89%) small business owners support actions that would limit “balance billing,” or the practice in which a healthcare provider charges more money above what your insurance will cover, usually as a result of receiving care from an out-of-network provider while at an in-network facility. A strong majority of 83% agree open enrollment periods should be lengthened to allow as many people as possible to enroll.

A significant portion of the remaining uninsured in California are undocumented immigrants. Indeed, according to research prepared by Insure the Uninsured Project, almost 1.5 million of the uninsured in California are undocumented.² When these individuals need urgent care, the cost of this care is absorbed into the overall healthcare system, raising costs for all consumers. A majority of California small business owners (59%) agree that undocumented immigrants should be able to access public healthcare insurance options, as giving them access to coverage will ensure their care is paid for and thus drive down healthcare costs for everyone.

² Ibid.

Figure 5: Small business owners support allowing undocumented immigrants to access public healthcare

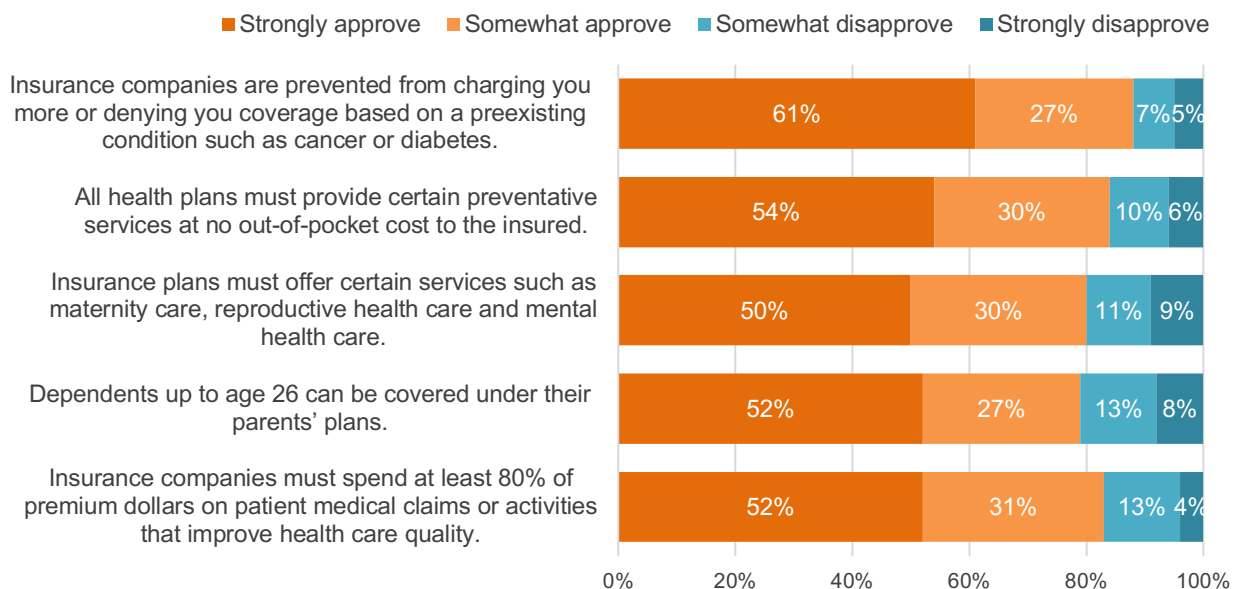
Undocumented immigrants should be able to access public healthcare insurance options, as giving them access to coverage will ensure that their care is covered and thus drive down healthcare costs for everyone.



Support for these new policy solutions make sense in light of the poll’s findings regarding small business owner support for specific provisions of the ACA. Support for key components of the ACA received strong support across party lines, including strong majority support from Republican small businesses. A considerable majority of 87% of California small businesses agree with the provision that prevents insurance companies from charging you more or denying you coverage based on a preexisting condition such as cancer or diabetes, including more than 6 in 10 who strongly agree with this statement. Eighty-three percent of Republican and Republican-leaning respondents support this provision. More than 8 in 10 respondents (84%) also approve of the requirement that health plans must provide certain preventative services at no out-of-pocket cost to the insured.

Other provisions received similar levels of support regardless of political identification, with 80% all respondents approving of requirements that insurance plans offer certain services such as maternity care, reproductive healthcare and mental healthcare, 79% approving of dependents receiving coverage on their parents’ plans up to age 26 and 83% approving of the provision that insurance companies must spend at least 80% of premium dollars on patient medical claims or activities that improve healthcare quality.

Figure 6: Small business owners support existing ACA provisions



Notably, a majority of respondents who have insurance coverage access public health insurance and through Covered California—a quarter of respondents purchase their coverage on the state’s healthcare exchange and another quarter have Medicare coverage. Nearly 1 in 10 (8%) receive coverage through Medi-Cal.

Conclusion

Prior to the ACA, small business owners and employees comprised a disproportionate share of the uninsured and paid more on average for the coverage they did have. The ACA made considerable strides in addressing these disparities for small businesses and solo entrepreneurs in the Golden State, with 8.1% of self-employed Californians enrolled in a plan through Covered California in 2015, compared to just 2.9% of all workers.³ Additionally, roughly 20% of small business employees gained coverage in California through both the individual marketplace and the expansion of Medi-Cal.

Despite these gains, entrepreneurs and employees of small businesses still struggle to access coverage and afford the premiums and deductibles on the coverage they do have. As this poll reveals, California small businesses are concerned about the high costs of healthcare and remaining gaps in coverage, and support proposals that seek to address these issues. They specifically support expanding the existing system of premium subsidies that help people purchase insurance, along with other measures intended to increase transparency and reduce costs. Implementing such policies would help California's small business owners, their employees and solo-entrepreneurs and reduce anxiety about how rising costs of healthcare could negatively impact small businesses' bottom lines.

Methodology

This poll reflects an Internet survey of 300 California small business owners with 1-100 employees. The poll was conducted by Chesapeake Beach Consulting for Small Business Majority between February 22 and February 27, 2019. Poll respondents were politically diverse, with 47% reporting that they were Democrats or Democrat-leaning independents, 33% Republican or Republican-leaning, 14% Independents and 6% Don't know/Refusing to answer. The margin of error is +/-5.8%.

³ <http://laborcenter.berkeley.edu/small-business-self-employed-health-coverage-under-aca/>

Survey Toplines

300 California Small Business Owners (Online)
 1-100 Employees
 February 22-27, 2019

- 1. Please indicate your gender
 - Male..... 63%
 - Female..... 37%

- 2. What state is your business located in?
 - California..... 100%

- 3. Do you own your own for-profit business?
 - Yes 100%

- 4. How many people do you employ including yourself? (Cap at 25% self-employed)
 - One 25%
 - 2 to 5..... 39%
 - 6 to 10..... 16%
 - 11 to 25..... 12%
 - 26 to 50 6%
 - 51 to 100 2%
 - More than 100 0%

- 5. How long have you been in business?
 - Less than one year 3%
 - One to three years..... 12%
 - Four to six years..... 15%
 - Seven to 10 years 13%
 - More than 10 years 57%

- 6. Please rate the current economic conditions for small businesses such as yours today, on a scale of one to ten, where one means very poor economic conditions for small businesses today and ten means very good economic conditions for small businesses today.
 - One 2%
 - Two..... 2%
 - Three 4%
 - Four 8%
 - Five 11%
 - Six..... 12%
 - Seven 20%
 - Eight 21%
 - Nine 10%
 - Ten..... 11%
 - One to Four..... 16%**
 - Five to Seven..... 43%**
 - Eight to Ten 42%**

7. Over the next 12 months, do you expect the economic conditions for your business to:

- Improve 28%
- Stay the same 48%
- Become worse 18%
- Not sure 6%

8. On a scale of one to ten, with one being not at all and ten meaning a great deal, how much do the following issues affect your business' success?

	1	2	3	4	5	6	7	8	9	10	1-4	5-7	8-10
Cost of living.....	10%	3%	2%	3%	12%	14%	15%	15%	10%	15%	19%	42%	40%
Cost of healthcare	24%	4%	4%	2%	9%	10%	10%	13%	7%	17%	34%	29%	37%
Access to employee benefits besides healthcare.....	32%	4%	7%	5%	11%	10%	9%	11%	5%	6%	49%	30%	21%
Access to capital.....	25%	5%	7%	7%	12%	12%	8%	10%	7%	7%	44%	32%	24%
Regulations.....	16%	7%	6%	6%	10%	12%	16%	11%	7%	10%	34%	39%	27%
Taxes.....	10%	3%	2%	5%	12%	11%	14%	16%	10%	16%	21%	37%	43%
Trained workforce.....	30%	4%	4%	5%	14%	9%	9%	11%	7%	7%	43%	32%	25%
Transportation and infrastructure.....	25%	3%	6%	6%	14%	12%	13%	9%	5%	7%	41%	39%	21%

9. Does your company provide health insurance benefits to any of its employees, either through a group plan or by reimbursing for individual healthcare coverage via a health reimbursement account (HRA)? (Asked of people with employees: N=225)

- Yes, group plan 48%
- Yes, via HRA reimbursements 7%
- I do not offer any health insurance to my employees..... 45%

10. Do you have health insurance for yourself? (N=300)

- Yes 94%
- No 6%

11. Where did you obtain your insurance? (Asked of people with health insurance: N=281)

- Through a group plan offered through my business 20%
- Through my spouse or partner's health insurance 19%
- Through a plan I purchased on the individual
healthcare exchange 25%
- Medicare..... 25%
- Medi-Cal..... 8%
- Other 4%

12. On a scale of one to ten with one being not at all satisfied and ten being very satisfied, how satisfied are you with each of the following aspects of your personal health insurance coverage? (Asked of people with health insurance: N=281)

	1	2	3	4	5	6	7	8	9	10	1-4	5-7	8-10
The cost of premiums ...	10%	6%	5%	5%	14%	10%	11%	12%	9%	18%	26%	35%	39%
The cost of prescription drug copays	7%	4%	5%	3%	15%	10%	13%	16%	10%	18%	19%	38%	44%
The cost of doctor and ER visit copays	5%	3%	4%	5%	12%	8%	16%	15%	10%	22%	16%	37%	47%
Out-of-pocket limits	6%	4%	4%	8%	14%	10%	14%	15%	8%	18%	22%	37%	41%
The level of my deductible.....	6%	4%	5%	4%	15%	7%	12%	14%	11%	21%	19%	35%	46%
The range of services covered	3%	1%	3%	3%	11%	9%	16%	19%	14%	22%	10%	36%	54%
The number and quality of in-network providers.....	3%	1%	4%	4%	12%	10%	13%	19%	14%	20%	12%	35%	52%

I would now like to share with you some solutions that others have mentioned as ways in which to control the cost of healthcare for small businesses. For each of the following, please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the solution.

13. (Split A) Undocumented immigrants should be able to qualify for Medicaid, as giving them access to coverage will ensure that their care is covered and thus drive down healthcare costs for everyone. N=150

Strongly agree	19%
Somewhat agree.....	33%
Somewhat disagree.....	16%
Strongly disagree	32%
TOTAL AGREE	52%
TOTAL DISAGREE	48%

14. (Split B) Undocumented immigrants should be able to access public healthcare insurance options, as giving them access to coverage will ensure that their care is covered and thus drive down healthcare costs for everyone. N=150

Strongly agree	21%
Somewhat agree.....	39%
Somewhat disagree.....	13%
Strongly disagree	27%
TOTAL AGREE	59%
TOTAL DISAGREE	41%

15. There should be more transparency on pricing and quality to allow patients to make informed decisions about where they receive care.

Strongly agree	57%
Somewhat agree.....	34%
Somewhat disagree.....	7%
Strongly disagree	2%
TOTAL AGREE	91%
TOTAL DISAGREE	9%

16. Healthcare providers should be compensated based on the quality of care they provide, not quantity.

Strongly agree.....	40%
Somewhat agree.....	44%
Somewhat disagree.....	12%
Strongly disagree.....	4%
TOTAL AGREE.....	84%
TOTAL DISAGREE.....	16%

17. Health provider consolidation, which has the effect of reducing competition, should be prohibited if there is no demonstrated benefit in health or cost outcomes.

Strongly agree.....	34%
Somewhat agree.....	42%
Somewhat disagree.....	24%
Strongly disagree.....	18%
TOTAL AGREE.....	76%
TOTAL DISAGREE.....	24%

18. All individuals should be required to maintain a basic level of health insurance. This will reduce healthcare costs by ensuring emergency care is covered and by insurers having large pools of both healthy and less healthy individuals to spread risk.

Strongly agree.....	34%
Somewhat agree.....	36%
Somewhat disagree.....	18%
Strongly disagree.....	12%
TOTAL AGREE.....	70%
TOTAL DISAGREE.....	30%

19. California should be allowed expand its authority to review excessive premium increases among all health insurance plans, in order to create a more transparent and affordable marketplace.

Strongly agree.....	47%
Somewhat agree.....	34%
Somewhat disagree.....	9%
Strongly disagree.....	10%
TOTAL AGREE.....	81%
TOTAL DISAGREE.....	19%

Balance billing

Balance billing is the practice in which a healthcare provider charges more money above what your insurance will cover, usually as a result of receiving care from an out-of-network provider while at an in-network facility.

20. Do you agree that California should work to ensure that anyone who receives care at an in-network facility be billed at in-network rates, regardless of what type of insurance they have?

Strongly agree.....	50%
Somewhat agree.....	40%
Somewhat disagree.....	7%
Strongly disagree.....	3%
TOTAL AGREE.....	89%
TOTAL DISAGREE.....	11%

Prescription drugs

21. Thinking now about a slightly different subject, do you think prescription drug prices in America are too high, too low, or about right?

- Too high 86%
- Too low 4%
- About right 10%

Below are a series of proposals for addressing the rising cost of prescription drugs. For each, please indicate if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each proposal.

22. The federal government should be able to negotiate with drug companies to get lower prices on prescription drugs for people on Medicare.

- Strongly agree 61%
- Somewhat agree 29%
- Somewhat disagree 7%
- Strongly disagree 3%
- TOTAL AGREE 90%**
- TOTAL DISAGREE 10%**

23. Drug companies should be required to justify their prices by disclosing how much they spend on research, manufacturing, and marketing and how much they are making in profits.

- Strongly agree 51%
- Somewhat agree 35%
- Somewhat disagree 9%
- Strongly disagree 5%
- TOTAL AGREE 85%**
- TOTAL DISAGREE 15%**

24. The state of California should use its their purchasing power to negotiate lower drug prices for state plans, which also would lower prices on the private market.

- Strongly agree 59%
- Somewhat agree 29%
- Somewhat disagree 9%
- Strongly disagree 4%
- TOTAL AGREE 88%**
- TOTAL DISAGREE 12%**

25. It should be illegal for a drug company to pay another company that makes generic drugs to delay the release of a generic drug.

- Strongly agree 66%
- Somewhat agree 22%
- Somewhat disagree 8%
- Strongly disagree 4%
- TOTAL AGREE 88%**
- TOTAL DISAGREE 12%**

26. “Gag clauses” that prohibit pharmacists from telling patients about lower-cost drug options should be prohibited.
- | | |
|----------------------------|------------|
| Strongly agree..... | 61% |
| Somewhat agree..... | 22% |
| Somewhat disagree..... | 8% |
| Strongly disagree..... | 9% |
| TOTAL AGREE..... | 83% |
| TOTAL DISAGREE..... | 17% |
27. There should be a policy allowing prescription drugs to be imported from other countries.
- | | |
|----------------------------|------------|
| Strongly agree..... | 42% |
| Somewhat agree..... | 37% |
| Somewhat disagree..... | 15% |
| Strongly disagree..... | 6% |
| TOTAL AGREE..... | 79% |
| TOTAL DISAGREE..... | 21% |
28. There should be price controls on prescription drugs that are developed with taxpayer dollars to make them affordable to every American.
- | | |
|----------------------------|------------|
| Strongly agree..... | 54% |
| Somewhat agree..... | 27% |
| Somewhat disagree..... | 14% |
| Strongly disagree..... | 5% |
| TOTAL AGREE..... | 81% |
| TOTAL DISAGREE..... | 19% |
29. Legislators should prohibit pharmaceutical companies from extending patents on their drugs, which delays generics from entering the market.
- | | |
|----------------------------|------------|
| Strongly agree..... | 47% |
| Somewhat agree..... | 33% |
| Somewhat disagree..... | 14% |
| Strongly disagree..... | 5% |
| TOTAL AGREE..... | 80% |
| TOTAL DISAGREE..... | 20% |

Affordable Care Act

Thinking now about the Affordable Care Act which became law in 2010 and went into effect in 2013. For each of the following components of the Affordable Care Act, please tell if you strongly approve, somewhat approve, somewhat disapprove or strongly disapprove of that particular component.

30. Insurance companies are prevented from charging you more or denying you coverage based on a preexisting condition such as cancer or diabetes.
- | | |
|------------------------------|------------|
| Strongly approve..... | 61% |
| Somewhat approve..... | 27% |
| Somewhat disapprove..... | 7% |
| Strongly disapprove..... | 5% |
| TOTAL APPROVE..... | 87% |
| TOTAL DISAPPROVE..... | 13% |

31. All health plans must provide certain preventative services at no out-of-pocket cost to the insured.
- | | |
|-------------------------------|------------|
| Strongly approve..... | 54% |
| Somewhat approve | 30% |
| Somewhat disapprove | 10% |
| Strongly disapprove..... | 6% |
| TOTAL APPROVE..... | 84% |
| TOTAL DISAPPROVE | 16% |
32. Insurance plans must offer certain services such as maternity care, reproductive healthcare and mental healthcare.
- | | |
|-------------------------------|------------|
| Strongly approve..... | 50% |
| Somewhat approve | 30% |
| Somewhat disapprove | 11% |
| Strongly disapprove..... | 9% |
| TOTAL APPROVE..... | 80% |
| TOTAL DISAPPROVE | 20% |
33. Dependents up to age 26 can be covered under their parents' plans.
- | | |
|-------------------------------|------------|
| Strongly approve..... | 52% |
| Somewhat approve | 27% |
| Somewhat disapprove | 13% |
| Strongly disapprove..... | 8% |
| TOTAL APPROVE..... | 79% |
| TOTAL DISAPPROVE | 21% |
34. Insurance companies must spend at least 80% of premium dollars on patient medical claims or activities that improve healthcare quality.
- | | |
|-------------------------------|------------|
| Strongly approve..... | 52% |
| Somewhat approve | 31% |
| Somewhat disapprove | 13% |
| Strongly disapprove..... | 4% |
| TOTAL APPROVE..... | 83% |
| TOTAL DISAPPROVE | 17% |

Below are some solutions that have been suggested to strengthen and enhance the ACA. For each, please indicate whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each solution.

35. Create a reinsurance program, which would help stabilize premiums in the individual marketplaces by providing support for insurers facing high financial losses.
- | | |
|-----------------------------|------------|
| Strongly agree | 32% |
| Somewhat agree..... | 46% |
| Somewhat disagree..... | 14% |
| Strongly disagree | 8% |
| TOTAL AGREE | 78% |
| TOTAL DISAGREE | 22% |

36. Lengthen open enrollment periods to allow as many people as possible to enroll.
- | | |
|----------------------------|------------|
| Strongly agree..... | 47% |
| Somewhat agree..... | 36% |
| Somewhat disagree..... | 10% |
| Strongly disagree..... | 7% |
| TOTAL AGREE..... | 83% |
| TOTAL DISAGREE..... | 17% |
37. Strengthen the current system of ACA subsidies that has helped make healthcare more affordable by adding additional state subsidies to the existing federal subsidies that provide cost-sharing for people who make under 400% of the federal poverty limit (for example, a family of four earning less than \$100,400).
- | | |
|----------------------------|------------|
| Strongly agree..... | 38% |
| Somewhat agree..... | 35% |
| Somewhat disagree..... | 16% |
| Strongly disagree..... | 11% |
| TOTAL AGREE..... | 73% |
| TOTAL DISAGREE..... | 27% |
38. Strengthen the current system of ACA subsidies that has helped make healthcare more affordable by expanding cost-sharing for people who make up to 600% of the federal poverty limit (for example, a family of four earning less than \$150,600).
- | | |
|----------------------------|------------|
| Strongly agree..... | 35% |
| Somewhat agree..... | 36% |
| Somewhat disagree..... | 18% |
| Strongly disagree..... | 12% |
| TOTAL AGREE..... | 70% |
| TOTAL DISAGREE..... | 30% |

Demographic questions

Now, I have just a few questions for statistical purposes

39. How would you categorize your business?
- | | |
|---|-----|
| Agriculture..... | 1% |
| Construction..... | 7% |
| Financial, insurance or legal services..... | 9% |
| Information technology..... | 3% |
| Manufacturing..... | 3% |
| Medical or dental..... | 5% |
| Real estate..... | 10% |
| Restaurant or food service..... | 2% |
| Retail..... | 13% |
| Other non-retail services..... | 14% |
| Wholesale trade..... | 4% |
| Other..... | 28% |
| Not sure/Refused to answer..... | <1% |

40. In what year were you born?
- 18 to 34..... 14%
 - 35 to 44..... 12%
 - 45 to 54..... 20%
 - 55 to 64..... 27%
 - 65+..... 27%
41. Generally speaking, do you think of yourself as a Republican, a Democrat, or an Independent?
- Democrat..... 35%
 - Independent..... 30%
 - Republican 27%
 - Other 5%
 - Don't know..... 2%
 - Refused..... 2%
42. If independent, other or don't know: Do you think of yourself as closer to the Republican or Democratic Party? N=109
- Closer to Democrats 35%
 - Closer to Republicans..... 27%
 - Neither 38%
 - Don't know..... 1%
 - Refused..... 0%
43. Again, just for statistical purposes what was the gross revenue of your business in 2018?
- Less than \$50,000..... 24%
 - Between \$50,000 and \$100,000..... 20%
 - Between \$100,000 and \$250,000 18%
 - Between \$250,001 and \$500,000..... 13%
 - Between \$500,001 and \$1 million..... 7%
 - Between \$1 million and \$2 million..... 5%
 - Between \$2 million and \$5 million 5%
 - More than \$5 million..... 3%
 - Don't know..... 1%
 - Refused..... 5%
44. With what racial characterization do you most closely identify?
- White..... 74%
 - African-American or Black..... 3%
 - Hispanic or Latino 8%
 - Asian or Pacific Islander 11%
 - Native American <1%
 - Other 1%
 - Biracial or multiracial..... 2%
 - Don't know..... <1%
 - Refused..... 2%