



Opinion Poll

Small Business Owners' Views on Implementing the Affordable Care Act

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Small Business Majority

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Table of Contents

Executive Summary	3
Main Findings	4
50% of Small Businesses Want Healthcare Law Upheld, while only 34% Seek Repeal	5
More Small Business Owners Would Consider Purchasing Health Coverage Through Exchanges; Find Possible Exchange Features Appealing	6
Lack of Awareness: Main Reason Why Eligible Employers Aren't Claiming Healthcare Tax Credit	9
Conclusion	14
Methodology	14
Poll Toplines	15

Executive Summary

The rising cost of health insurance has been and continues to be one of the biggest problems facing American small business owners. To help relieve them of that financial burden, the Affordable Care Act was signed into law on March 23, 2010—a piece of legislation that is already reining in Americans' health coverage costs. More than two years later, the law's fate rests in the hands of nine Supreme Court justices who are expected to issue their decision this month in the case against the law. According to scientific opinion polling, only one-third of small business owners would like to see them overturn it. On the other hand, half would like to see it upheld with, at most, only minor changes. This support grows after learning more details about its key provisions.

The poll, conducted in eight states with diverse political profiles—Florida, Illinois, Louisiana, Michigan, Missouri, New York, Texas and Virginia—found that once small business owners hear more about the healthcare law, their support for keeping it intact—either as is or with minor changes—rises to a 56% majority, while the desire for repeal falls to 28%—a 2:1 margin. Moreover, entrepreneurs strongly support many of its key provisions affecting small business owners.

One of the law's crucial components, which has tremendous small business support, is the health insurance exchange—an online marketplace where small business owners will be able to pool their buying power when they purchase coverage. By a striking 8:1 ratio, owners say they would use their state exchange or at least consider using it, compared to those who say they would not consider using it when they provide benefits. The majority of entrepreneurs find possible features of the exchange very appealing, and, by a 2:1 ratio, they support their state applying for federal funds to set one up.

Furthermore, half of entrepreneurs report they'd be more likely to purchase insurance through the exchange beginning in 2014 when the small business tax credit will be available only to those using the exchange. That's more than three times the number (14%) who say they'd be less likely to purchase from the exchange. Of respondents who fall into the basic qualification parameters for the tax credit, more than half are already taking advantage of it. Of eligible employers who aren't claiming it, nearly half say it's because they are not aware it exists. And nearly half of entrepreneurs say that if their company qualified for the credit, they would be more likely to provide or continue providing healthcare to their employees.

Significant majorities of small business owners also support nearly all the other provisions we asked them about: medical loss ratio, rate review, pre-existing condition exclusion bans, eliminating annual dollar limits on insurance benefits, preventing rating based on health status or sex and more.

Finally the poll revealed a strong interest (67%) in workplace wellness programs, if these programs would help lower coverage costs.

Main Findings

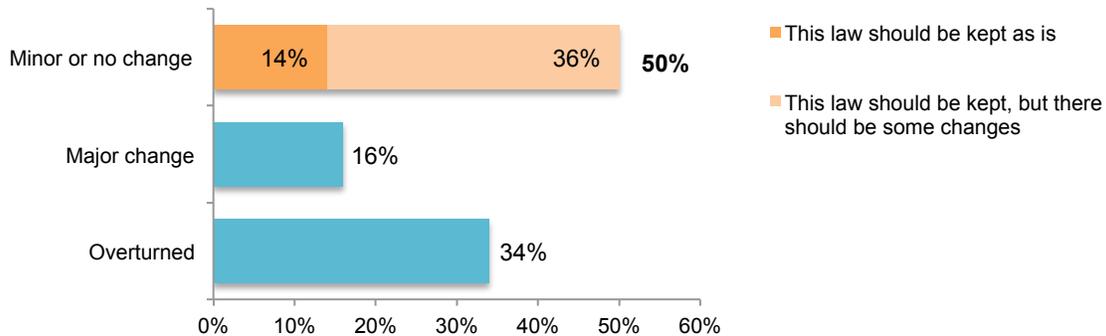
- **Only a third of small business owners want the Supreme Court to overturn the Affordable Care Act; whereas, 50% would like it upheld, with minor or no changes. This support grows after learning more details about the law's key provisions:**
Only 34% of small businesses want to see the healthcare law overturned, while a 50% plurality want it to remain intact with, at most, minor changes. After learning more about the law's specifics, only 28% want to see it repealed and a 56% majority want it to be kept, as is or with minor changes. A 55% majority of those who want to uphold the law say they want it upheld because we need to make sure everyone has health coverage.
- **By an 8:1 margin, entrepreneurs say they'd consider using a state health insurance exchange, and they favorably view many possible features of the exchange:**
A 66% majority of small business owners say they would use their state exchange or at least consider using it, compared to 8% who say they would not consider using it when they provide benefits. By wide margins, entrepreneurs find a host of possible features of the exchange very appealing. By a 2:1 ratio, small business owners support their state applying for federal funds to set one up.
- **Nearly half of small employers say they'd be more likely to purchase insurance through an exchange when that becomes the only place they can receive the tax credit:**
49% of entrepreneurs report they'd be more likely to buy insurance through the exchange beginning in 2014 when the tax credit for small businesses offering benefits will only be available through this marketplace. That's more than three times the number (14%) who say they'd be less likely. A 54% majority of qualified owners are already taking advantage of the credit, and of eligible employers who aren't claiming it, 48% say it's because they were unaware it existed. Fewer than 10% say it's too small to bother with.
- **Nearly half of small business owners say they would be more likely to extend coverage to employees if they qualified for the small business healthcare tax credit:**
49% of entrepreneurs say that if their company qualified for the credit, it would make them more likely to provide or continue providing coverage to employees; merely 4% would be less likely.
- **A vast majority of respondents support many additional provisions in the law, such as preexisting condition exclusion bans, medical loss ratio and rate review:**
Nearly 8 in 10 owners support prohibiting health plans from denying coverage based on preexisting conditions, 72% support requiring insurance companies to spend at least 80% of small group premiums on patient care and quality improvement (with the remaining 20% going to plan administration, marketing and profits); and 65% support allowing states to review and potentially reject excessive premium rate increases.
- **The poll found strong interest in workplace wellness programs:**
A broad 67% of small business owners would be interested in workplace wellness programs if they could help lower coverage costs, compared to 18% who would not be interested.
- **Small business owners who offer benefits do so because it helps them retain talent and they feel a responsibility to employees; those who don't say cost is the biggest barrier:**
55% of owners offer benefits; 47% of those who do believe doing so helps them retain quality workers and 47% say they feel a responsibility to their employees. Of employers who don't provide coverage, 7 in 10 say their business can't afford it; 32% say their employees get coverage elsewhere.
- **The only provision we polled on that doesn't garner majority support is requiring all Americans obtain coverage:**
A slim 51% majority oppose this; 45% support it.
- **Respondents were politically diverse:**
46% identified as strong Republican or independent-leaning Republican, 39% identified as Democrat or independent-leaning Democrat and 12% identified as independent.

50% of Small Businesses Want Healthcare Law Upheld, while only 34% Seek Repeal

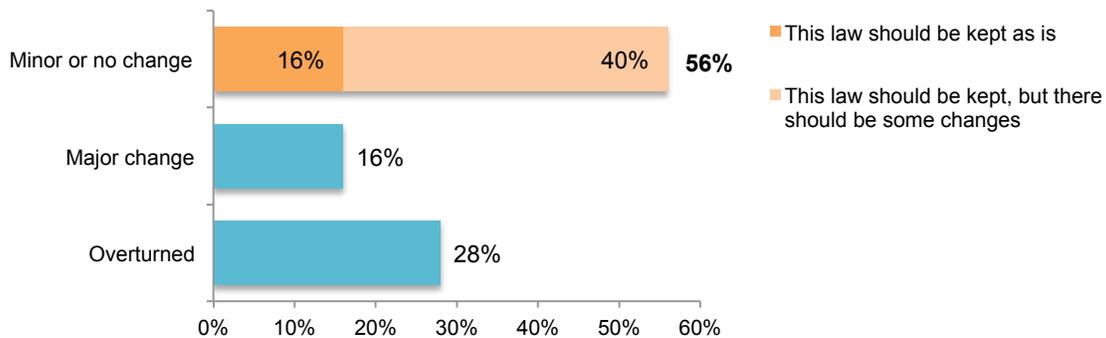
With the fate of the Affordable Care Act resting in the hands of the United States Supreme Court justices, scientific opinion polling shows only one-third of small business owners would like to see the court overturn the law. A 50% of owners want it to remain intact, with minor or no changes. Moreover, after learning more details about its provisions, their support for keeping the law as is or making only minor changes rises to a 56% majority, while opposition falls to 28%.

Figure 1: After learning about the law, support for the Affordable Care Act grows

There has been a lot of talk about the nation's health care reform law, the Patient Protection and Affordable Care Act. Which one of the following statements comes closest to your point of view when it comes to this law.

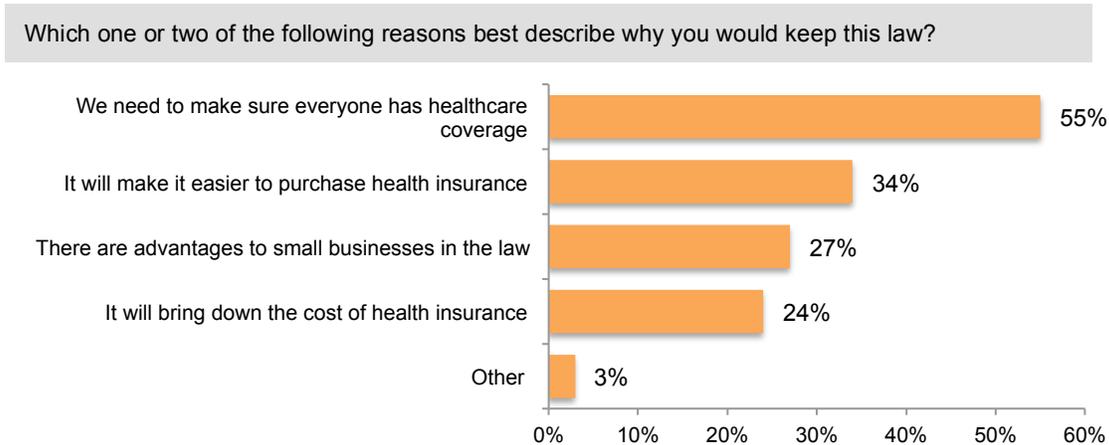


After everything you read, which one of the following statements comes closest to your point of view when it comes to the nation's healthcare reform law, the Patient Protection and Affordable Care Act.



A 55% majority of those who want to keep the law with at most minor changes, believe we need to ensure everyone has health insurance, which is why they don't want to see it overturned. Another third of respondents want the law upheld because they believe it will make it easier to purchase health insurance.

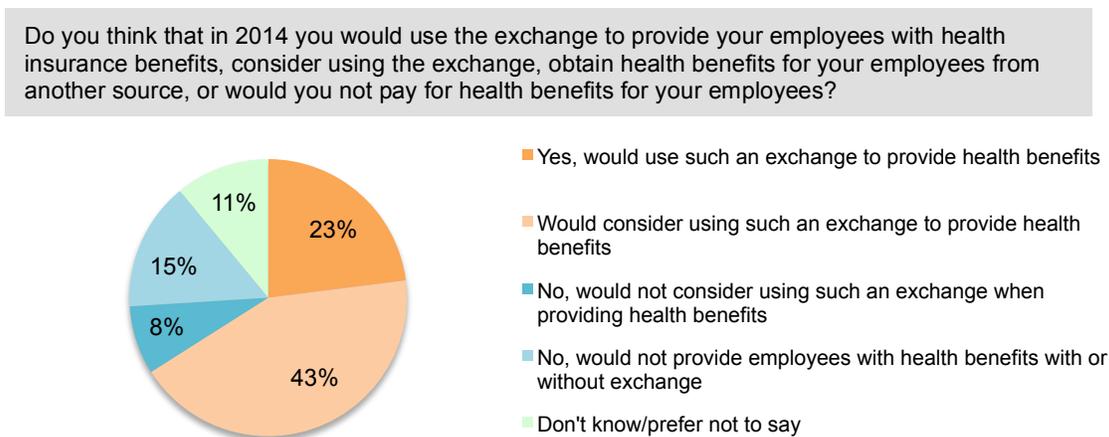
Figure 2: Small businesses believe the Affordable Care Act will help ensure everyone has health insurance



More Small Business Owners Would Consider Purchasing Health Coverage Through Exchanges; Find Possible Exchange Features Appealing

One of the Affordable Care Act's cornerstone provisions for small business is the health insurance exchange. Entrepreneurs strongly support this provision, which will establish online marketplaces in each state so that small employers can pool their buying power when they purchase coverage. A striking 66% of owners say they would use their state exchange or at least consider using it, compared to merely 8% who say they would not consider using it when they go to purchase health insurance. Another 15% say they wouldn't provide benefits for employees either way.

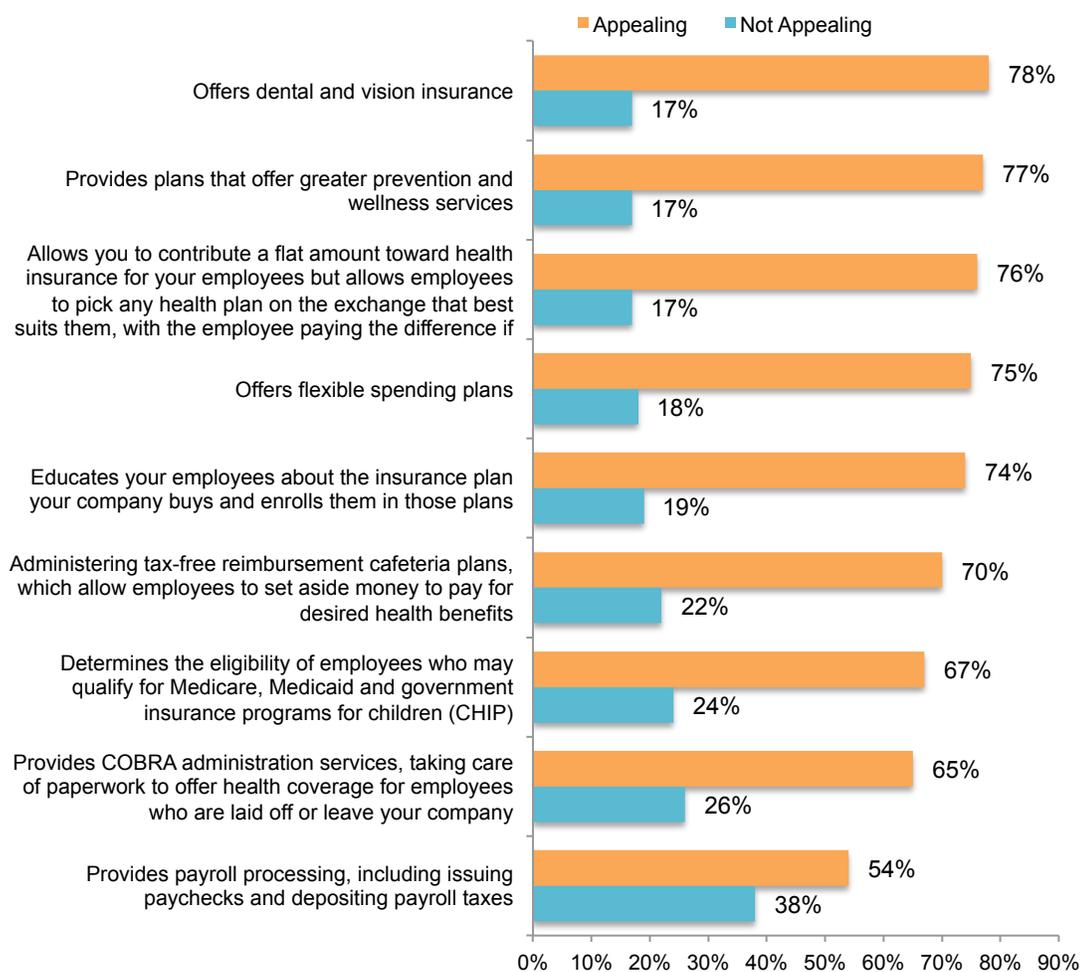
Figure 3: The majority of small businesses would consider using a health insurance exchange—online marketplaces being created under the Affordable Care Act—to purchase insurance in 2014



By wide margins, entrepreneurs find many possible features of the exchange very appealing. More than three-quarters find it appealing that exchanges will provide dental and vision insurance, along with plans offering more prevention and wellness services. Roughly the same amount find it appealing that exchanges will let employers contribute a flat amount toward employee insurance, while allowing employees to choose from an array of plans and pay the difference if cost exceeds their employer's contribution. In addition, 75% find it appealing that exchanges will offer flexible spending plans and 73% are attracted to the fact that exchanges will educate employees about insurance and enroll them in plans.

■ **Figure 4: The majority of small business owners find possible features of the exchanges very appealing**

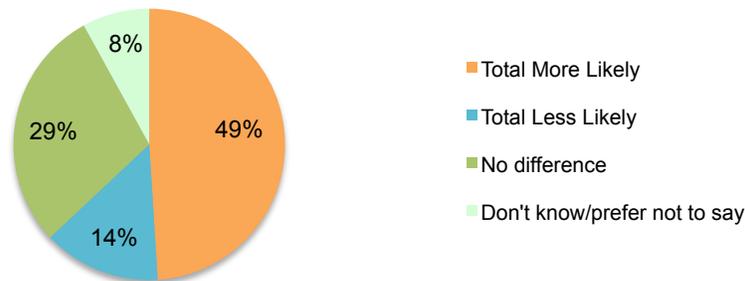
Here are other features that might be offered to small business owners shopping for health insurance on the exchange. Please rate how appealing you find each in terms of encouraging you to buy insurance through the exchange.



Nearly half of small employers (49%) report they'd be more likely to buy insurance through their state's health insurance exchange if, in 2014, the tax credit for small businesses offering benefits was only available to employers purchasing coverage on the exchange. Only 14% say they'd be less likely to purchase through the exchange.

■ **Figure 5: Nearly half of all small businesses surveyed said they'd be more likely to purchase insurance through an exchange if they could receive a tax credit**

If you knew that, starting in 2014, the tax credit for small businesses providing health insurance to their employees would only be made available to qualifying businesses that purchase health insurance through the exchange, would that make you more or less likely to use an exchange to provide your employees with health benefits in the future or would it make no difference either way?



By a 2:1 ratio, small business owners support their state applying for federal funds to set up an exchange. And, in one way or another, the majority of entrepreneurs want to see an exchange set up in their state: 27% would prefer their state government sets up and operates its exchange, while 21% prefer the federal government doing it and 18% prefer a joint effort between state and federal governments. One-third would prefer that neither state nor federal government get involved.

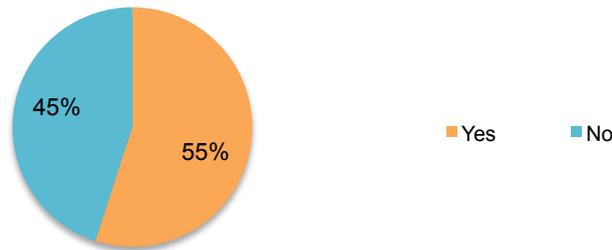
Lack of Awareness: Main Reason Why Eligible Employers Aren't Claiming Healthcare Tax Credit

A 55% majority of qualified small business owners are already taking advantage of the tax credit available to some employers offering health benefits. Many of the law's opponents have said that people who aren't claiming the credit aren't doing so because it's too small and too complex, but polling indicates otherwise.

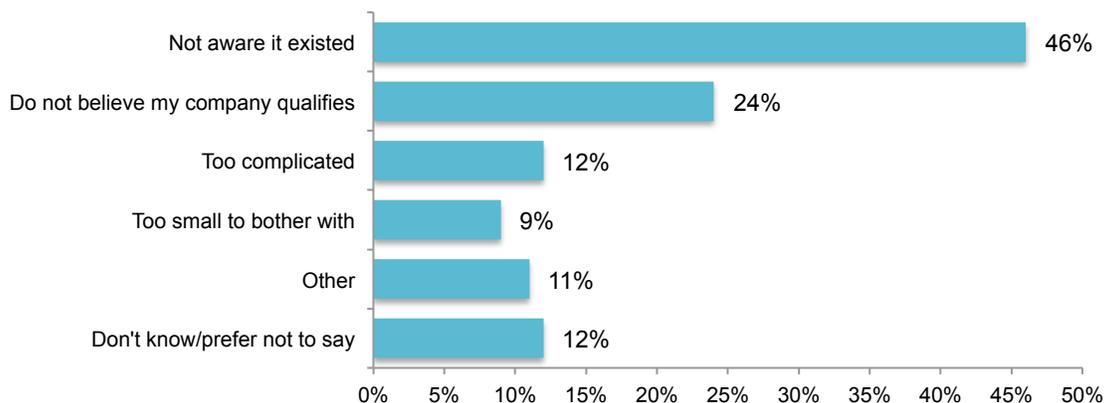
Of the eligible employers surveyed who aren't claiming the tax credit, nearly half—46%—say the reason they haven't is because they were unaware it exists. Another 24% were unsure whether their business qualifies. And contrary to what some have claimed, a mere 9% say it's because the credit is too small to bother with and only 12% believe it's too complicated to claim.

■ **Figure 6: Of the small businesses that are eligible for a tax credit in the Affordable Care Act, those who are not taking advantage of it say it's because they were not aware of it**

The healthcare law's small business tax credit is available to businesses with 25 or fewer full-time employees with average wages of less than \$50,000 a year, and which pay for at least half of the cost of the health premiums for all their employees. Companies can receive a tax credit of up to 35 percent of the cost of health premiums now and up to 50 percent in 2014 if health insurance is purchased through the exchange. Is your company currently taking advantage of this tax credit?



(If no on above) Why are you not taking advantage of the tax credit?



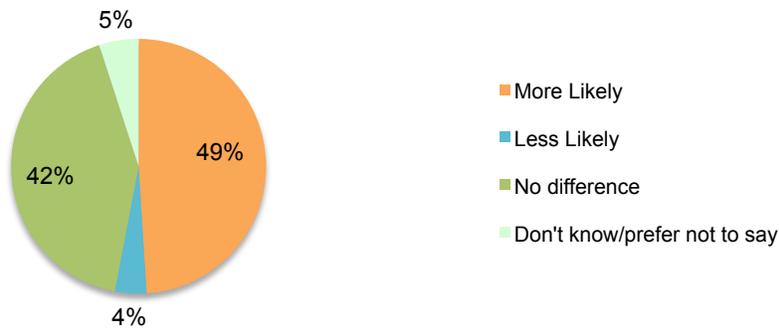
Small business owners overwhelmingly report—by a 12:1 ratio—that they would be more likely to extend coverage to employees if their business qualified for the healthcare tax credit. Nearly half (49%) say they feel this way, while only 4% say being eligible for the credit would make them less likely to offer coverage. Another 42% say it wouldn't make a difference either way.

■ **Figure 7: Entrepreneurs are more likely to offer health coverage if a tax credit is available to them**

If your company qualified for this tax credit, would it make you more or less likely to provide health care to your employees or would it make no difference either way?

If your company qualified for this tax credit, would it make you more or less likely to provide health care to ALL your employees or would it make no difference either way?

If your company qualified for this tax credit, would it make you more or less likely to continue to provide health care to your employees or would it make no difference either way?



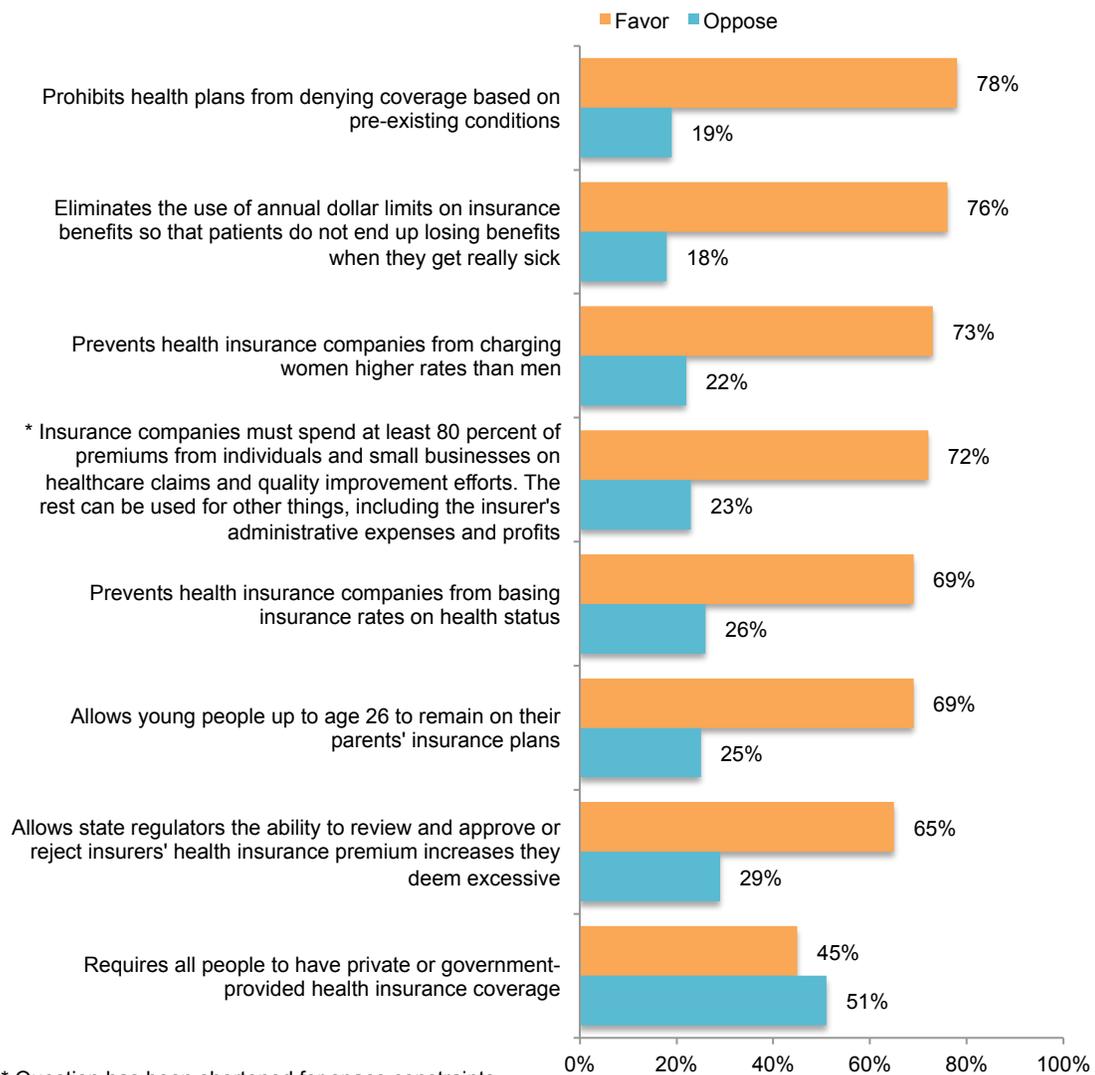
Significant Majorities Support Many of Law’s Other Provisions

In large majorities, survey respondents support a host of additional provisions in the Affordable Care Act. Seventy-eight percent support prohibiting health plans from denying coverage based on preexisting conditions, and 72% support the medical loss ratio that requires insurance companies to spend at least 80 cents of every premium dollar on patient care and quality improvement—limiting plan administration, marketing and profits to 20 cents per dollar. Two-thirds support allowing states to review excessive premium rate increases and either accept or reject them.

Nearly three-quarters support preventing insurers from charging women higher rates than men and 69% of owners favor the ban on insurers’ rights to base rates on health status. Additional provisions that also garnered strong support are illustrated in the chart below.

■ **Figure 8: Small business owners strongly support many key provisions in the Affordable Care Act**

Please indicate which of these statements comes closer to your point of view, even if neither one is exactly right.



* Question has been shortened for space constraints. See topline for full description.

The only provision we polled on that doesn't garner majority support is the requirement that all Americans obtain health coverage. By a slim majority, 51% oppose this requirement; 45% support it.

When it comes to workplace wellness programs supported by the Affordable Care Act, the majority of small business owners demonstrate interest in participating: 51% say they are interested in establishing a workplace wellness program at their business that could include things like gym memberships or smoking cessation programs, while 41% are not interested. Furthermore, when asked whether they'd be interested in such programs if they knew it would help lower their insurance costs, owners' interest rises to 67%, with only 18% who are not interested.

■ **Figure 9: The majority of small businesses are interested in establishing workplace wellness programs. That figure rises if it helped lower costs.**

How interested are you in establishing a workplace wellness program that could include things such as smoking cessation programs or gym memberships at your place of business?



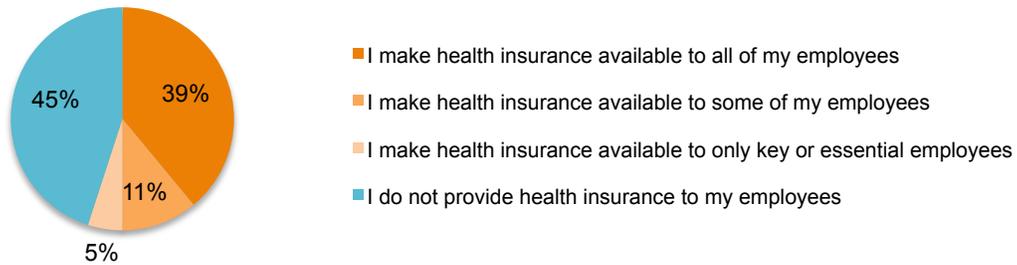
Would you be more interested in a workplace wellness program if it helped you lower your insurance costs?



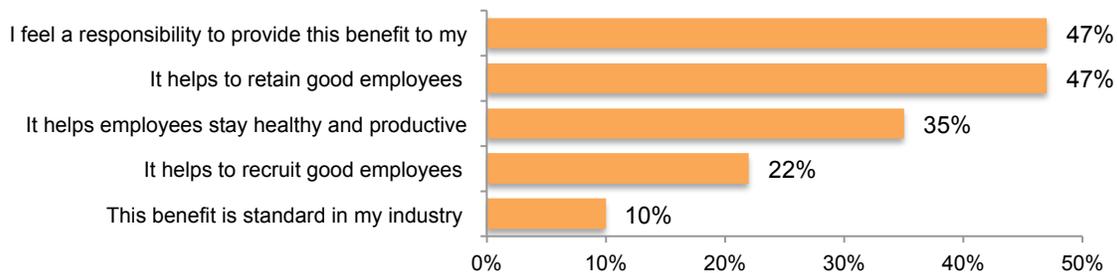
Fifty-five percent of small business owners in our survey offer benefits. When asked about the top one or two reasons they do so, 47% believe it helps them retain quality workers, and 47% say they feel a responsibility to their employees.

Figure 10: Small businesses that do offer insurance provide it because they feel a responsibility to do so and it helps retain good employees

Do you provide health benefits to some or all of your full-time employees?



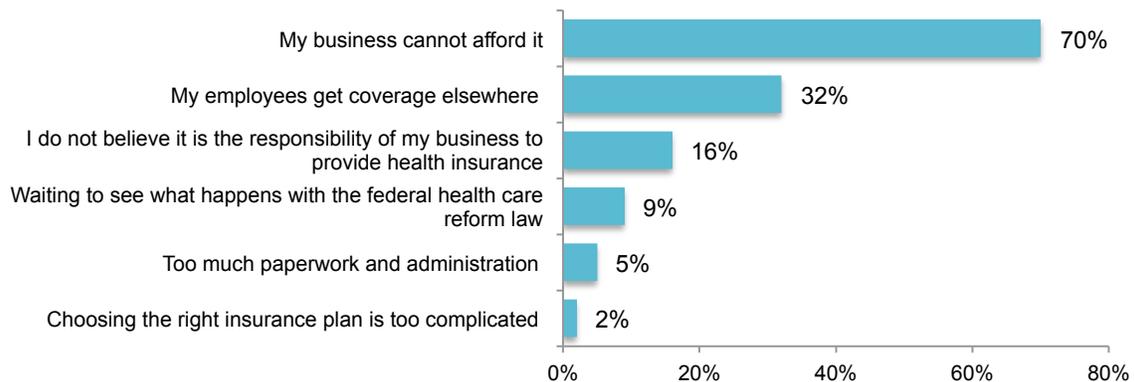
Which one or two of the following best describes the reasons you provide health benefits to your employees? (Asked of those who provide health benefits)



For small business owners who don't offer coverage to employees, cost is the biggest barrier: 7 in 10 of them report their business cannot afford it. Another 32% of respondents say their employees get coverage elsewhere.

Figure 11: Small businesses that don't offer insurance say it's because they can't afford it

Which one or two of the following best describes the reasons you do not provide health benefits?



Conclusion

Small business owners have faced spiraling premium rate increases for decades. While some businesses have been lucky enough to confront this financial battle each year and keep their doors open, others have had to face the disheartening reality of dropping their employees' coverage or worse—closing up shop altogether.

The Affordable Care Act was signed into law to help rectify the faulty mechanisms in the health insurance market that make coverage so expensive for all Americans, small business owners especially. Now, two years after the law's passage, its fate rests in the hands of the nine individuals who make up the Supreme Court. This polling shows small businesses believe the high court should not strike down the law. Instead, they believe the law will help ensure all Americans have health coverage and make it easier to secure coverage. These entrepreneurs support a vast array of Affordable Care Act provisions, and by strikingly wide margins. They find health insurance exchanges and tax credits highly appealing, among many other features of the law. If we want to continue reining in healthcare costs for small business, the engine of job growth, it's imperative the Affordable Care Act be upheld.

Methodology

This poll reflects an Internet survey of 800 small business owners in Florida, Illinois, Louisiana, Michigan, Missouri, New York, Texas and Virginia, drawn from Luth Research and conducted by Greenberg Quinlan Rosner Research for Small Business Majority. The survey was conducted from June 4-12, 2012. The overall margin of error is +/- 3.5%.

Poll Toplines

June 5 – 11, 2012

800 Small business owners of 100 or fewer employees

Q.3 Do you own your own business?

	Total
Yes	100
No	-
Not sure.....	-
(ref:SBOSCR)	

Q.4 What state do you live in?

	Total
MO.....	12
LA	12
NY.....	12
FL	12
VA.....	12
MI.....	13
TX.....	12
IL.....	12
(ref:STATE)	

Q.4 How many people do you employ fulltime including yourself but not including contractors?

	Total
1	-
2-5.....	56
6-10.....	16
11-25	13
26-50	10
51-100.....	6
More than 100.....	-
(ref:NUMEMPLY)	

Q.5 Excluding the salary of the owner, do the annual wages of your company's employees average less than \$50,000 per year or more than \$50,000 per year?

	Total
Less than \$50,000 a year	49
About \$50,000 a year	23
More than \$50,000 a year.....	28
Refused.....	0
(ref:SALARY)	

Q.6 There has been a lot of talk about the nation's health care reform law, the Patient Protection and Affordable Care Act. Which one of the following statements comes closest to your point of view when it comes to this law.

	Total
This law should be kept as is.	14
This law should be kept, but there should be some changes.	36
This law should be kept, but there should be major changes.	16
This law should be repealed entirely.	34
Don't know/prefer not to say.....	-
(ref:PPACA)	

[402 Respondents]

Q.7 (IF PUNCH 1 OR 2 ON PPACA) Which one or two of the following reasons best describe why you would keep this law?

	Total
We need to make sure everyone has healthcare coverage	55
It will make it easier to purchase health insurance.....	34
There are advantages to small businesses in the law	27
It will bring down the cost of health insurance	24
Other	3
Don't know/prefer not to say.....	-
(ref:WHYAGN)	

[398 Respondents]

Q.8 (IF PUNCH 3 OR 4 ON PPACA) Which one or two of the following reasons best describe why you would repeal or make major changes in this law?

	Total
Oppose the mandate requiring individuals to buy insurance.....	58
Government intrusion into market decisions	47
It will cost my business too much money.....	29
Will increase the federal deficit	19
Other	5
Don't know/prefer not to say.....	-
(ref:WHYFOR)	

Q.9 The nation's healthcare reform law includes the following provisions. Indicate whether you favor or oppose each.

	Strng Fav	Smwt Fav	Smwt Opp	Strng Opp	Dk/ Ref	Total Fav	Total Opp	Fav - Opp
9 Insurance companies must spend at least 80 percent of premiums from individuals and small businesses on healthcare claims and quality improvement efforts. The rest can be used for other things, including the insurer's administrative expenses and profits. If a health insurer does not meet this standard, it must give back the difference to its customers in the form of a rebate.....	40	32	12	11	6	72	23	49
10 Allows state regulators the ability to review and approve or reject insurers' health insurance premium increases they deem excessive.	35	31	15	14	5	65	29	36
11 Prohibits health plans from denying coverage based on pre-existing conditions.....	51	27	10	9	3	78	19	59
12 Prevents health insurance companies from basing insurance rates on health status.	42	28	14	12	4	69	26	43
13 Eliminates the use of annual dollar limits on insurance benefits so that patients do not end up losing benefits when they get really sick.	47	29	11	7	6	76	18	58

14 Allows young people up to age 26 to remain on their parents' insurance plans.....	38	31	13	12	5	69	25	44
15 Prevents health insurance companies from charging women higher rates than men.....	50	23	13	9	5	73	22	51
16 Requires all people to have private or government-provided health insurance coverage..... (ref:PROV)	22	23	14	36	5	45	51	-6

Q.17 Do you provide health benefits to some or all of your full-time employees?

	Total
I make health insurance available to all of my employees.....	39
I make health insurance available to some of my employees.....	11
I make health insurance available to only key or essential employees.....	5
I do not provide health insurance to my employees.....	45
Refused.....	-
Total provide insurance.....	55
(ref:INSUR)	

[443 Respondents]

Q.18 (IF PUNCH 1,2 3 ON INSUR) How much of the health insurance premium does your business pay?

	Total
All.....	23
75 to 99 percent.....	25
50 to 74 percent.....	37
Less than 50 percent.....	15
Refused.....	-
(ref:PAYINSUR)	

[357 Respondents]

Q.19 (IF PUNCH 4 IN INSUR) Which one or two of the following best describes the reasons you do not provide health benefits?

	Total
My business cannot afford it.....	70
My employees get coverage elsewhere.....	32
I do not believe it is the responsibility of my business to provide health insurance.....	16
Waiting to see what happens with the federal health care reform law.....	9
Too much paperwork and administration.....	5
Choosing the right insurance plan is too complicated.....	2
Refused.....	-
(ref:REASON2)	

[443 Respondents]

Q.20 (IF PUNCH 1,2,3 IN INSUR) Which one or two of the following best describes the reasons you provide health benefits to your employees?

	Total
It helps to retain good employees.....	47
I feel a responsibility to provide this benefit to my employees.....	47
It helps employees stay healthy and productive	35
It helps to recruit good employees	22
This benefit is standard in my industry.....	10
Refused.....	-
(ref:REASON)	

Q.21 Are you aware of the provision in the healthcare reform law that established a tax credit for small business owners who provide health insurance benefits to their employees?

	Total
Yes	68
No	32
Don't know/prefer not to say.....	-
(ref:CREDIT1)	

[544 Respondents]

Q.22 (IF YES IN CREDIT1) Where did you hear about this tax credit? You may select more than one response.

	Total
The media.....	51
Your accountant	30
Other business owners.....	21
A business organization	18
Community health leaders.....	11
Your broker	9
Other	9
Don't know/prefer not to say.....	-
(ref:HEARD)	

[118 Respondents]

Q.23 (IF LESS THAN 25 EMPLOYEES ON NUMEMPLY AND IF \$50,000 OR LESS ON SALARY AND IF PUNCH 1 ON INSUR AND IF 50 PERCENT OR MORE ON PAYINSUR) The healthcare law's small business tax credit is available to businesses with 25 or fewer full-time employees with average wages of less than \$50,000 a year, and which pay for at least half of the cost of the health premiums for all their employees. Companies can receive a tax credit of up to 35 percent of the cost of health premiums now and up to 50 percent in 2014 if health insurance is purchased through the exchange. Is your company currently taking advantage of this tax credit?

	Total
Yes	55
No	45
Don't know/prefer not to say.....	-
(ref:CREDIT3)	

[53 Respondents]

Q.24 (IF NO IN CREDIT3) Why are you not taking advantage of the tax credit?

	Total
Not aware it existed	46
Do not believe my company qualifies	24
Too complicated.....	12
Too small to bother with.....	9
Other	11
Don't know/prefer not to say.....	12
(ref:CREDIT4)	

Q.25 (IF PUNCH 4 ON INSUR) If your company qualified for this tax credit, would it make you more or less likely to provide health care to your employees or would it make no difference either way?

(IF PUNCH 2-3 ON INSUR) If your company qualified for this tax credit, would it make you more or less likely to provide health care to ALL your employees or would it make no difference either way?

(IF PUNCH 1 ON INSUR) If your company qualified for this tax credit, would it make you more or less likely to continue to provide health care to your employees or would it make no difference either way?

	Total
Much more likely	17
Somewhat more likely.....	32
Somewhat less likely	3
Much less likely	1
No difference	42
Don't know/prefer not to say.....	5
Total More Likely	49
Total Less Likely	4
More - Less	45
(ref:IMPACT7)	

Q.26 One provision in the nation's healthcare reform law calls for each state to set up a health benefit exchange by Jan. 1, 2014 that will enable small businesses to shop for commercial health insurance from an online website. The exchange will enable small business owners to buy health insurance in a pool with other small business owners, giving them the buying power of a larger employer. Competing insurance companies will offer plans at different levels and costs, and with different deductibles and co-payments associated with each.

(IF NY) New York has already established such an exchange. Do you think that in 2014 you would use the exchange to provide your employees with health insurance benefits, consider using the exchange, obtain health benefits for your employees from another source, or would you not pay for health benefits for your employees?

(IF TX, LA, FL, VA) (STATE) does not have an exchange. If (YOUR STATE) does not set up an exchange, the federal government will create and operate an exchange there. Do you think that in 2014 you would use the exchange to provide your employees with health insurance benefits, consider using the exchange, obtain health benefits for your employees from another source, or would you not pay for health benefits for your employees?

(IF MO, MI, IL) Your state, (YOUR STATE) has a proposal pending to establish an exchange. If (STATE) does not set up an exchange, the federal government will create and operate an exchange there. Do you think that in 2014 you would use the exchange to provide your employees with health insurance benefits, consider using the exchange, obtain health benefits for your employees from another source, or would you not pay for health benefits for your employees?

	Total
Yes, would use such an exchange to provide health benefits.....	23
Would consider using such an exchange to provide health benefits	43
No, would not consider using such an exchange when providing health benefits	8
No, would not provide employees with health benefits with or without exchange.	15
Don't know/prefer not to say.....	11
Total Yes/Would	66
(ref:EXCHANGE)	

Q.27 Here are other features that might be offered to small business owners shopping for health insurance on the exchange. Please rate how appealing you find each in terms of encouraging you to buy insurance through the exchange.

	Very Appealing	Some- what Appealing	Not Very App	Not at all App	Dk/ Ref	Total App ealing	Total Not App	Appl - Not
27 Allows you to contribute a flat amount toward health insurance for your employees but allows employees to pick any health plan on the exchange that best suits them, with the employee paying the difference if it's a higher-cost plan.....	36	40	9	8	7	76	17	59
28 Educates your employees about the insurance plan your company buys and enrolls them in those plans.	34	40	11	9	7	74	19	54
29 Provides COBRA administration services, taking care of paperwork to offer health coverage for employees who are laid off or leave your company.	26	39	15	11	9	65	26	40
30 Provides plans that offer greater prevention and wellness services.	37	40	10	7	6	77	17	60
31 Provides payroll processing, including issuing paychecks and depositing payroll taxes.	22	32	19	19	9	54	38	16
32 Determines the eligibility of employees who may qualify for Medicare, Medicaid and government insurance programs for children (CHIP).	33	35	14	10	9	67	24	44
33 Administering tax-free reimbursement cafeteria plans, which allow employees to set aside money to pay for desired health benefits	29	41	12	10	8	70	22	48
34 Offers flexible spending plans.....	35	41	10	8	6	75	18	57
35 Offers dental and vision insurance. (ref:FEATURE)	41	37	9	8	4	78	17	61

Q.36 Generally speaking, would you prefer the federal or state government set up and operate these exchanges?

	Total
Federal government.....	21
State government.....	27
Neither	33
Both	18
Don't know/prefer not to say..... (ref:FEDVSTAT)	-

Q.37 Would you favor or oppose (YOUR STATE) applying for federal funds to set up an exchange?

	Total
Strongly favor	25
Somewhat favor	40
Somewhat oppose	18
Strongly oppose.....	16
Don't know/prefer not to say.....	-
Total Favor	66
Total Oppose.....	34
Favor - Oppose.....	32
(ref:APPLY)	

Q.38 If you knew that, starting in 2014, the tax credit for small businesses providing health insurance to their employees would only be made available to qualifying businesses that purchase health insurance through the exchange, would that make you more or less likely to use an exchange to provide your employees with health benefits in the future or would it make no difference either way?

	Total
Much more likely	15
Somewhat more likely.....	33
Somewhat less likely	7
Much less likely	7
No difference.....	29
Don't know/prefer not to say.....	8
Total More Likely.....	49
Total Less Likely	14
More - Less	35
(ref:EXCHCRED)	

Q.39 How interested are you in establishing a workplace wellness program that could include things such as smoking cessation programs or gym memberships at your place of business?

	Total
Very interested.....	20
Somewhat interested	31
Somewhat uninterested	17
Very uninterested.....	25
Don't know/prefer not to say.....	8
Total Interested	51
Total Uninterested.....	41
Interested - Not.....	10
(ref:WELL1)	

Q.40 Would you be more interested in a workplace wellness program if it helped you lower your insurance costs?

	Total
Yes	67
No	18
Don't know/prefer not to say.....	14
(ref:WELL3)	

Q.41 After everything you read, which one of the following statements comes closest to your point of view when it comes to the nation's healthcare reform law, the Patient Protection and Affordable Care Act.

	Total
This law should be kept as is.	16
This law should be kept, but there should be some changes.	40
This law should be kept, but there should be major changes.	16
This law should be repealed entirely.	28
Don't know/prefer not to say.....	-

(ref:PPACA2)

[100 Respondents]

Q.42 (TX ONLY) The Consumer Health Assistance Program is a low-cost program that helps Texans identify their healthcare options and understand their rights with insurers. Do you think that Texas should apply for available federal grants to maintain its Consumer Health Assistance Program?

	Total
Yes	69
No	31
Don't know/prefer not to say.....	-

(ref:TX1)

[100 Respondents]

Q.43 (TX ONLY) Do you think the state of Texas should provide a way for low-income children to have access to healthcare coverage?

	Total
Yes	81
No	19
Don't know/prefer not to say.....	-

(ref:TX2)

[100 Respondents]

Q.44 (TX ONLY) Texas Medicaid provides 2.5 million low-income children with health coverage, one in every three children in Texas. Do you think the state of Texas should continue to support the Medicaid program, even if new sources of revenue are needed?

	Total
Yes	74
No	26
Don't know/prefer not to say.....	-

(ref:TX3)

Q.45 These last questions are for statistical purposes only: Which of the following categories best describes your business?

	Total
Professional services	36
Retail or wholesale	18
Construction.....	15
Education, health care or a non-profit organization.....	6
Industry or manufacturing	3
Transportation or utilities	2
Agriculture	2
Food services or production	2
Other (write in)	16
Refused.....	-

(ref:BUSTYPE)

Q.46 In what year were you born?

	Total
18 - 24.....	3
25 - 29.....	6
30 - 34	12
35 - 39.....	10
40 - 44	13
45 - 49.....	13
50 - 54	16
55 - 59.....	13
60 - 64	7
65 and over.....	6
(No answer).....	0
(ref:AGE)	

Q.47 Generally speaking, do you think of yourself as a Republican, a Democrat, an Independent, or something else?

	Total
Democrat.....	28
Independent-lean Democrat	10
Independent.....	12
Independent-lean Republican	15
Strong Republican	31
Other	3
Refused.....	-
(ref:PTYID1)	

Q.49 For statistical purposes only, which of these categories best describes the gross revenue of your business in 2011?

	Total
Less than \$100,000	33
\$100,000 to under \$250,000.....	23
\$250,000 to under \$500,000	16
\$500,000 to under \$1 million	13
\$1 million to under \$2 million.....	8
\$2 million or more	7
Don't Know	-
(Prefer not to say)	0
(ref:INCOME)	

Q.50 What is your race?

	Total
White	79
African American or Black.....	8
Hispanic or Latino	8
Asian or Pacific Islander	3
American Indian or Native American	1
Other	1
Biracial or multiracial	0
Prefer not to say	1
(ref:RACE)	

Q.52 Is your business minority or woman owned?

	Total
Yes, minority owned	14
Yes, woman owned.....	28
Yes both.....	8
No	50
Refused.....	-
(ref:MINOWN)	

Q.2 Before you begin, please answer a few questions about yourself to ensure that the survey has a representative sample. What is your gender?

	Total
Male.....	60
Female.....	40
(ref:GENDER)	