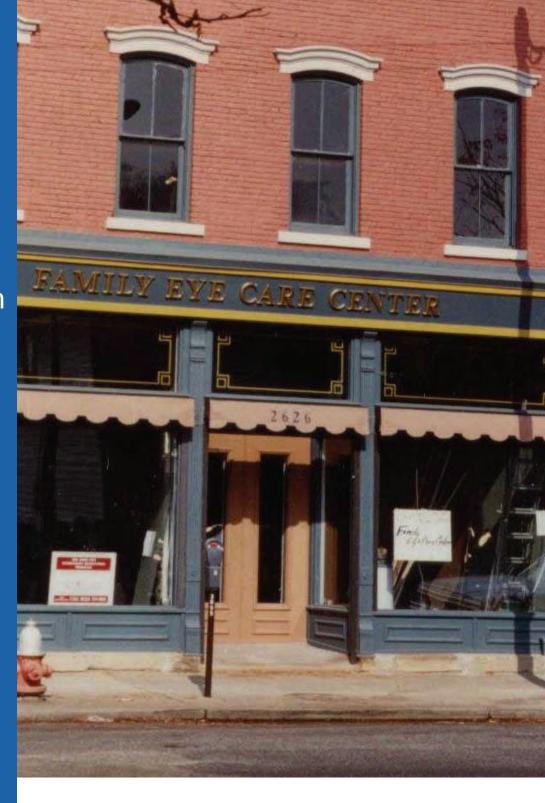
# The Small Business Dilemma:

How Rising Health Care Costs are Tough on Small Business



Larry McNeely July 2009





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By Larry McNeely Federal Health Care Advocate

With the assistance of Zachary Stayman and Ryan Bardoni

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# **Table of Contents**

| Acknowledgments                                      | 2  |
|--|----|
| Executive Summary                                    | 4  |
| Introduction   | 6  |
| Small Businesses and Health Costs: Existing Research | 7  |
| Discussion of Survey Results                         | 9  |
| Benefits of Reform for Small Business                | 10 |
| Key Recommendations                                  | 11 |
| Conclusions  | 12 |
| Stories  | 14 |
| Appendix   |    |

#### **Executive Summary**

When it comes to health care, American small business owners are getting a raw deal. While the current insurance marketplace offers some options to larger employers, it too often leaves small business owners on the outside looking in. They face unpredictable changes in costs, and far too often they are forced to choose between covering employees and the very survival of their businesses.

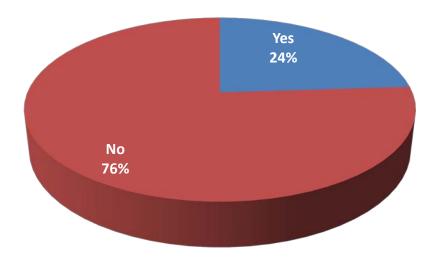
One crucial test of any health reform proposal is whether it offers a better deal to American small businesses. But the key Washington lobbies who claim to represent small businesses have been historically aligned with the political interests most opposed to reform. To more accurately reflect the diversity of views of small businesses on health care, the U.S. Public Interest Research Group has let small business owners to speak for themselves.

Three hundred and forty-three small business owners and managers across the country made their views heard through a survey which investigated the impact of health care costs on their businesses.

#### **Survey Results:**

Our efforts revealed that small businesses who do not currently offer coverage would overwhelmingly like to, but are stymied by high costs, complications and red tape. We discovered that those entrepreneurs who do make the sacrifices necessary to provide health care consider it less a moral obligation than a smart business strategy to increase employee productivity and attract and retain talented employees. Finally, we discovered that only a fraction of small business owners surveyed believed that their voices were being heard in the current health care debate.

# Are the Interests of Small Businesses Being Recognized in the Health Care Debate?



- 78% of small businesses who do not offer coverage would like to do so.
- 80% of those owners who would like to offer coverage cite cost as a barrier
- 17% of those owners who would like to offer coverage say that they do not offer coverage because it is too complicated
- 55% of small businesses offering coverage do so to attract and retain good employees
- 27% of small businesses offering coverage do so to increase worker productivity
- Only 24% of owners surveyed felt that their interests were represented in the current health reform debate

#### In Their Own Words

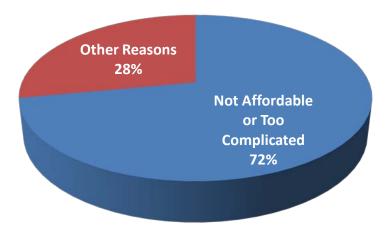
The cost of health insurance for small groups has risen so much over the past few years that it is becoming too much of a hardship to maintain health coverage for our employees.

-Sign shop-Miami, FL

#### **Benefits of Health Reform:**

Successful reform could yield serious benefits for small businesses and the country as a whole. Recent analysis by MIT Professor Jonathan Gruber, commissioned by the Small Business Majority, found that health reform would save up to 128,000 small business jobs that would otherwise be lost due to high health care costs. Achieving these benefits will require ensuring that health reform legislation has a mix of policies that work for small businesses, including health insurance exchanges, ending discrimination in issuance, renewal, and pricing of coverage plans based on health history, small business tax credits, and most importantly, a comprehensive push to reduce the growth in overall health care spending.

#### **Reasons for not Offering Coverage**



#### Introduction

Health care is a necessity for a every American, [but] the cost has increased by 100% or more over the last five years. [Small businesses] are too small to be attractive to insurance companies and they have taken full advantage. I have no political interest in protecting the supposed rights of insurance executives to continue their annual Hawaiian junkets at my expense.

-Computer networking - Chicago, IL

When it comes to health care, America's small business owners are getting a raw deal. While the current insurance marketplace offers some options to larger employers, the high cost of health care too often leaves small business owners on the outside looking in. They face unpredictable Too changes in costs. often these entrepreneurs are forced to choose between covering employees and the future of their businesses.

It is no surprise that traditional Washington lobbies like the Chamber of Commerce, which claim to speak for small business are opposed to the comprehensive health reform under consideration in Congress.<sup>1</sup> But like many Washington lobbies claiming to represent small businesses, the Chamber has historically been aligned with the political interests opposed to reform. Research

suggests that the small business sector has interests and opinions that are far less monolithic than those advanced by these Washington lobbies and special interests. According to recent polls, small businesses find the costs of the health care status quo far less preferable than the prospect of reform.<sup>2</sup>

As policy-makers consider options for health reform, they must understand the impact that both the current situation and proposed health reform will have on small businesses and seek out the full range of views in this dynamic sector of the American economy. Intended as an aid to this process, this report summarizes existing research, quantifying the impact of rising costs on small businesses, and details the recent survey and story collection activities conducted by U.S. PIRG.

This spring, from May 28<sup>th</sup> through June 22<sup>nd</sup>) U.S. PIRG researchers circulated surveys to small business owners (and collected 309 surveys, through face-to-face interviews and via the internet. In most cases, U.S. PIRG researchers spoke with owners in their place of business. Small business owners filled out surveys and were also asked whether they wished to share a story about the health care challenges facing their business.

#### **Small Businesses and Health Care Costs: Existing Research**

#### Rising Health Care Costs: The Root Problem

I think it inexplicable how much the rate of yearly increases in health coverage has outpaced the average rate of inflation. I cannot think of any other product which I purchase be it housing, transportation, food or clothing which has had a comparable increase in price. - Clothing store-Bethesda, MD

At the heart of the health care problem for small businesses lies the same challenge facing every citizen, family, and community in the country. Health care costs are currently growing faster than the overall economy. Researchers at the Center for Medicaid Services have found that health care spending is growing three times faster than wages.<sup>3</sup> This has led to a crisis of affordability in all sectors of society, as businesses of all sizes are cutting back on what coverage they offer employees. State, federal governments and struggling with massive short- and longterm fiscal imbalances, due in large part to obligations. health care Individual consumers are foregoing necessary medical care due to the cost. As health costs rise year after year, this affordability crisis is afflicting more and more of America. But among small businesses, their employees, and the communities that depend on them, the crisis is felt particularly acutely.

#### **Impact on Small Business Owners**

The cost of health insurance for small groups has risen so much over the past few years that it is becoming too much of a hardship to maintain health coverage for our employees.

-Sign shop-Miami, FL

Small businesses face a disadvantage in today's health insurance market, which forces them to pay more while getting less coverage. Today's insurance market rules confine them to the small group and individual insurance markets, while larger pools of employees at bigger companies can access more stable and better regulated large group insurance markets. Additionally, their smaller size compared to larger employers denies them the leverage needed to negotiate price deals on the comprehensiveness of their insurance plans. In short, insurance companies have the market power to tell small businesses to "take it or leave it." Furthermore, because of the small size of the pool of employees, just one employee with a serious illness, injury or disability can send an entire small business' rates through the roof. This lack of predictability and stability makes covering employees a difficult proposition for many small business owners.

Overall, the smallest businesses and their employees pay an average of 18% more than larger businesses pay for the same policy.<sup>4</sup> To make matters worse, these high costs aren't stable. Rather than moving towards parity, health insurance premiums for small firms have increased by 113% since 1999.<sup>5</sup>

The costs for small businesses of continued premium increases will be tremendous. A recent report by Small Business Majority found that small businesses can expect to pay nearly \$2.4 trillion dollars over the next ten years in health care costs for their workers <sup>6</sup>

#### **Impact on Small Business Employees**

These high costs have taken a toll on small business employees' health coverage. rising and unpredictable costs weigh down small businesses' balance sheets, providing coverage becomes more difficult and places owners in a painful quandary. They can stop offering insurance and face difficulty in competing for top talent, or they can cover their employees, and hope their business' growth outraces the rising cost of benefits. Over time, as more and more small business owners face this tough choice, fewer and fewer small business employees receive coverage. Today, 26 million of America's 46 million uninsured are small business owners, employees, and their dependents.<sup>7</sup>

#### Impact on Jobs and the Economy

I've had to take a second job to help cover expenses in this faltering economy. Our insurance is almost as costly as our business' rent. I should be working on expanding and improving my business, hiring more staff, etc. Having to work another job and trying to cover health care costs prevents this opportunity for growth.

-Trading Company, Tallahassee, FL

Small businesses are the backbone of communities across America, and when these businesses have to cut jobs, the economic health of their communities takes a turn for the worse. One study estimates that 79% of all new jobs created in this

country are created by small businesses, with 80% of those jobs created by the smallest businesses – those with under twenty employees. In urban centers, small businesses are the greatest source of new employment, comprising more than 99% of establishments and 80% of new jobs. 9

But high health care costs are eating into profits, and threatening the future of America's small businesses. In 2009 small businesses are estimated to lose \$700 million in profits due to rising health care costs. By 2018, these losses are expected to reach \$11.9 billion. Small businesses cannot be successful if these costs continue to choke off their profits.

The consequences of this phenomena are not limited to the businesses themselves. The high cost of health care will also dampen economic consumption by depressing the wages of small business employees. If current trends continue, annual wages in 2009 for all small business employees are expected to fall by \$12 billion. By 2018 those wages will fall by \$172 billion. Over the ten year period from 2009-2018, small business wages will be reduced by \$834 billion due to high healthcare costs. 12

Without reform, the small business sector, America's job creation engine, will stall and the consequences will be serious. Without reform, small businesses will have to cut 178,000 jobs by 2018. Unemployment will continue to grow, and the overall health of our economy will get worse, unless the health care system is reformed.

#### **Discussion of Survey Results**

#### High Cost and Unpredictability of Costs Discourage Coverage-

When you speak to business owners who do not offer coverage, a pattern emerges. Of those not currently offering health insurance to their employees, 78% desire to offer coverage. But of those who desire to do so, 80% state that affordability of that coverage prevents them from doing so. Another barrier often cited in the survey was the predictability of costs. Furthermore, 70% of those who do offer insurance complained that their costs varied somewhat or a lot, regardless of the size of the small business.

My costs have risen an average of 11% each year for the past five years. It has become more difficult to afford health care each year.

-Counseling Service-Winston-Salem, NC

# **Small Businesses Coverage Decisions are Driven by Business Needs, not Altruism**

The decision not to offer coverage is rarely miserly behavior from a greedy employer, but often born of necessity – indeed, when the only employee was the owner only 27% offered coverage, meaning that many self-employed entrepreneurs go uninsured.

For the most part, those who chose coverage indicated that their choice to do so wasn't altruistic – it was motivated by good business sense. 55% cited attracting and retaining good employees as a primary reason for offering coverage, while 27% of owners were motivated to cover their employees because of "increased employee productivity."

Our employees are the life blood of our business and it's important for them to have access to health care at an affordable cost. Every year, that becomes more difficult with the ever increasing cost of health insurance.

-Bagel Shop, Concord NH

# The Smallest Businesses Have the Hardest Time Affording Health Care

Of the small businesses surveyed, only 29% offered coverage to their employees. But, in general, the smaller the business, the less likely it offers insurance to its employees. For example, of the businesses with twenty-five or more employees surveyed, 73% offered insurance. Only 25% of businesses with five or fewer employees can afford insurance. This finding is consistent with findings of broader studies performed by the Kaiser Family Foundation. 14

But that doesn't mean these businesses are blind to the business disadvantages of that choice.

In fact, for many small businesses, particularly in their early months and years, the only employee is the owner. In this case, the squeeze of rising costs gets even tighter:

Our four long term employees are seeking to leave our cafe because the lack of health coverage-some of them have reported to work in spite of chronic, uncared-for illnesses for months.
-Cafe, Washington, DC

Health care premiums are rising, year after year. It's becoming increasingly difficult to afford the premiums for my family as well as all the doctor fees and deductible fees we have to pay. Every year we have to increase the deductible levels just so we can afford the premiums.... It's a vicious circle. It will get to a point where we won't be able to afford health care at all.

-Jeweler-Arlington, VA

## Insurance Company Red Tape adds to Frustrations with Health Care

Small business owners' frustration with costs is exacerbated by the difficult-to-navigate insurance market. 17% of the businesses that do not offer insurance attributed their decision, at least in part, to the complications and red tape that go with purchasing insurance.

When I wanted to insure my employees, they gave us so many options, I was like, you got to be kidding me. Besides that, it was expensive...they gave us so many options, you get this, you don't get covered for this....

Health care is absolutely crazy! There's no question about it. I don't have a story about refused coverage or something but, if people need to go, they should be able to go without all the complication and expensive bills.

-Carpet Cleaners- Miami area, FL

#### Small Business Owners Feel That Their Voice Is Not Heard

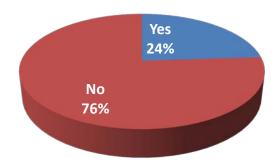
Disturbingly, only 24% of those surveyed felt that their interests as small business owners are being addressed in the current debate in Washington. This reinforces the importance of surveys and stories like those contained in this report. And perhaps more importantly, it suggests that researchers and policy-makers would benefit from further dialogue with and investigation of views within this pivotal constituency.

### Benefits of Health Reform for the Small Business Sector:

Given the importance of rising costs and affordability revealed in our survey, one key test of health reform is whether it offers a better health care deal for American small businesses. If not, the rising cost of health care will cause the engine of innovation and job creation that is American small business to stall.

Fortunately, successful reform could yield substantial benefits for small businesses and the country as a whole. As noted earlier in the report, recent analysis from MIT Professor Jonathan Gruber predicted that staying on today's path of cost increases could lead to the loss of 178,000 jobs and \$844 billion in wages in the small business sector alone. But Professor Gruber also found that health reform like those under consideration today could reduce the job losses attributable to higher health costs by 72%. 15 That means 128,000 American jobs saved by strong health reform. Through health care reform we can also help alleviate reductions in wages, and the consequent reduction in demand, due to high costs. by 36%.16 much as as

# Are the Interests of Small Businesses Being Recognized in the Health Care Debate?



#### **Key Recommendations**

To achieve these benefits, the details of health reform matter. Policy-makers must enact reform with the needs of small businesses in mind. The following are U.S. PIRG's recommendations for making health care work for America's small businesses.

#### State or National Insurance Pools to Enhance Bargaining Power

Small businesses deserve access to the same deals available to bigger employee pools. The proposals to create an exchange with a state or national buying pool open to all small businesses are examples of just such an approach.

# Reform of Insurance Rating Practices to Increase Cost Predictability

Whether within an exchange or across the board, a ban on issuing, renewal, or pricing of insurance policies based on medical histories of enrollees will increase cost predictability for small business owners. It would prevent one sick employee from

exploding a small business' health care costs.

#### Tax Credits for Small Businesses Who Offer Coverage

Investing in tax credits to small business owners could bridge the gap of affordability for many small employers.

#### **Bring Down System Costs**

The four recommendations above will be of some help to small businesses dealing with a today's already costly system. But they will prove ultimately unsustainable, unless our nation reduces the rate of growth in overall health care spending. To that end, U.S. PIRG has called for a range of reforms to make health care more affordable, by squeezing wasteful spending out of our health care system, ensuring that more Americans get the basic preventive and primary care needed to avoid expensive ER visits or hospital stays, shifting incentives to reward more effective medical care, and increasing choice and competition in the

health insurance market through offering a public insurance option that would compete

on a level playing field with private plans.

#### **Conclusion**

The stories and surveys produced by U.S. PIRG's researchers describe high costs, unpredictable price increases, and hassles with insurance companies. Without reform, the studies in this report project that there will be no end in sight for these experiences. On the other hand, research also suggests

that lowering health care costs can pay real dividends, not just for small businesses and entrepreneurs, but for the entire economy. It remains for policy makers to choose the future they want for American's small businesses, and for our country as a whole.

<sup>&</sup>lt;sup>1</sup> US Chamber of Commerce, Press Release, June 24, 2009, downloaded from http://www.uschamber.com/press/releases/2009/june/090624\_healthcare.htm.

<sup>&</sup>lt;sup>2</sup> Main Street Alliance, Taking the Pulse of Main Street: Small Businesses, Health Insurance, and Priorities for Reform, January 15, 2009.

<sup>&</sup>lt;sup>3</sup> Keehan, S. et al. "Health Spending Projections Through 2017, Health Affairs Web Exclusive W146: 21 February

<sup>&</sup>lt;sup>4</sup> Commonwealth Fund, Benefits and Premiums in Job-based Health Insurance, May 9, 2006.

<sup>&</sup>lt;sup>5</sup> Kaiser Family Foundation & Health Research and Educational Trust, Annual Employer Health Benefits Survey, 1999-2007.

<sup>&</sup>lt;sup>6</sup> Small Business Majority, *The Economic Impact of Health Reform*, June 11, 2009.

<sup>&</sup>lt;sup>7</sup> Health Benefit Research Institute and the Kaiser Family Foundation, 2008 Annual Survey of Health Benefits, September 2008.

<sup>&</sup>lt;sup>8</sup> Small Business Majority, "Key Facts," downloaded from http://www.smallbusinessmajority.com/keyfacts.php.

<sup>&</sup>lt;sup>9</sup> U.S. Small Business Administration, State of the Inner City Economies: Small Businesses in the Inner City, 2005.

Small Business Majority, *The Economic Impact of Health Reform*, June 11, 2009.
 Small Business Majority, *The Economic Impact of Health Reform*, June 11, 2009.

<sup>&</sup>lt;sup>12</sup> Small Business Majority, *The Economic Impact of Health Reform*, June 11, 2009.

<sup>&</sup>lt;sup>13</sup> Small Business Majority, *The Economic Impact of Health Reform*, June 11, 2009.

<sup>&</sup>lt;sup>14</sup> Small Business Majority, *The Economic Impact of Health Reform*, June 11, 2009.

<sup>&</sup>lt;sup>15</sup> Small Business Majority, *The Economic Impact of Health Reform*, June 11, 2009.

<sup>&</sup>lt;sup>16</sup> Small Business Majority, *The Economic Impact of Health Reform*, June 11, 2009.

| hrovide h                                   | Q11: Do You Wish You coul  | Don't know    |            |                |               | Don't know   |               |               |          |              |                |            |                |                  |                  |                 |                  |            |                  |               |                  |                |              |               |            |  |
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|   | Expo   |               |            |                |               |              |               |               | ×        | ×            | ×              | ×          | ×              |                  |                  |                 |                  |            |                  |               |                  |                | ×            | ×             | ×          |  |
| <sub>†seq 9</sub> A† ni <sup>2197</sup> !   | Q9: Have You changed insu<br>Year?                                     |               |            |                |               |              |               |               |          |              |                |            |                |                  |                  |                 |                  |            |                  |               |                  |                |              |               |            |  |
|   | Q9: Have You a   | 8             |            |                |               |              |               | 8             |          |              |                |            |                | 8                | 8                | Yes             | 8                | 8          | Yes              | Yes           | 8                | 8              |              |               | Yes        |  |
| Vear to Year are<br>Stroi                   | Q8: How predictable from<br>Your health care                           |               |            |                |               |              |               | Vary somewhat |          |              |                |            |                | Roughly          | Vary a lot       | Vary a lot      | Vary a lot       | Vary a lot | Vary somewhat    | Vary somewhat | Vary somewhat    | Vary somewhat  |              |               | Vary a lot |  |
| ised eht the past                           | O7: H <sub>ave</sub> Your costs gone u<br>Vear?                        |               |            |                |               |              |               |               |          |              |                |            |                |                  |                  |                 |                  |            |                  |               |                  |                |              |               |            |  |
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| cgre?                                       | Q5: Do you provide health  | <sub>S</sub>  | o<br>N     | o<br>N         | 8<br>N        | <sub>N</sub> | 9<br>N        | Yes           | 9<br>N   | <sub>S</sub> | 9<br>N         | 9<br>N     | 8              | Yes              | Yes              | Yes             | Yes              | Yes        | Yes              | Yes           | Yes              | Yes            | <sub>N</sub> | <sub>S</sub>  | 8<br>N     |  |
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|   | 044: Would health care diffi<br>People from sarting and aldosd         | Yes           | Yes        | Yes            | Don't know    | Don't know   | Yes           | Yes           | Yes      | Yes          | N <sub>o</sub> | Don't know | Yes            | Yes              | <sub>Q</sub>     | Yes             | N <sub>o</sub>   | No<br>No   | <sub>S</sub>     | Yes           | Yes              | N <sub>o</sub> | Yes          | Yes           | Yes        |  |
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| esel sts91                                  | Q3: Are small business inte<br>eine health cae.                        | No            | No         | No             | No            | Don't know   | Don't know    | No            | Yes      | Yes          | N <sub>o</sub> | No         | N <sub>o</sub> | Yes              | <sub>o</sub> N   | o<br>N          | No               | Don't know | Yes              | No            | 8<br>8           | No             | Yes          | No            | No<br>No   |  |
|   | ćOH 1no  |               |            |                |               |              |               |               |          |              |                |            |                |                  |                  |                 |                  |            |                  |               |                  |                |              |               |            |  |
|   | Q2: Concerned About HC?  | Yes           | Yes        | Yes            | Yes           | Yes          | Yes           | Yes           | Yes      | Yes          | Yes            | Yes        | Yes            | Yes              | Yes              | Yes             | Yes              | Yes        | Yes              | Yes           | Yes              | Yes            | Yes          | Yes           | Yes        |  |
|   | QI: Ном <sup>тапу</sup> етрюуедэ                                       | 2-5           | _          | _              | _             | _            | _             | 2-5           | 2-5      | 6-10         | 2-5            | 2-5        | 2-5            | 11-25            | +09              | <del>2</del> 0+ | 11-25            | 2-5        | 2-5              | 26-50         | 11-25            | 0-10           | 2-5          | 6-10          | 2-5        |  |
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|   | <sub>əmeN</sub> ssənisu <sup>8</sup>                                   | Business      | Business   | Business       | Business      | Business     | Business      | Business      | Business | Business     | Business       | Business   | Business       | Business         | Business         | Business        | Business         | Business   | Business         | Business      | Business         | Business       | Business     | Business      | Business   |  |

|                        | Q11: Do You Wish you could provid<br>to your employees;  |                 |                      |                     |                        |             |             |                   |               |                     |                  |                |               |        |           |                    |                    |                     |                   |                  |                    |                  |                    |             |             |
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|                        | ALT: DO YOU WISh VE  |                 |                      |                     |                        |             |             |                   |               |                     |                  |                |               | S      | S         |                    |                    |                     |                   |                  |                    |                  |                    |             |             |
|                        | 210  | Yes             | Yes                  | Yes                 | Yes                    | 8           | Yes         | Yes               | Yes           |                     |                  |                |               | Yes    | Yes       |                    |                    |                     |                   |                  | Yes                | Yes              | Yes                | 8           | 8           |
| not to offer coverage? | Other  |                 | ×                    |                     |                        |             | ×           |                   |               |                     |                  |                |               |        |           |                    |                    |                     |                   |                  |                    |                  |                    |             | ×           |
| not to offer coverage? | Not Resp.  |                 |                      |                     |                        |             |             |                   |               |                     |                  |                |               |        |           |                    |                    |                     |                   |                  |                    |                  |                    |             |             |
| 8                      | Aversive<br>Complicated<br>Don't need<br>Not goog  | J               |                      |                     |                        | ×           |             |                   |               |                     |                  |                |               |        |           |                    |                    |                     |                   |                  |                    |                  |                    |             | ×           |
| o offic                | Compl.   | ×               |                      |                     |                        | ×           |             |                   | ×             |                     |                  |                |               |        |           |                    |                    |                     |                   |                  |                    |                  |                    |             |             |
| nott                   | Expensive<br>Not Fire  |                 |                      |                     |                        |             |             |                   |               |                     |                  |                |               |        |           |                    |                    |                     |                   |                  |                    |                  |                    |             |             |
| 10.                    | Fv   | ×               | ×                    | ×                   | ×                      | ×           |             | ×                 |               |                     |                  |                |               | ×      | ×         |                    |                    |                     |                   |                  |                    | ×                | ×                  | ×           |             |
| <sup>4SEd</sup> ∂Y     | Q9: <sup>Наve</sup> you changed insurers in t<br>year?   |                 |                      |                     |                        |             |             |                   |               | Ň                   |                  |                |               |        |           | Ň                  |                    |                     |                   |                  |                    |                  |                    |             |             |
|                        | Pagueus no c   |                 |                      |                     |                        |             |             |                   |               | Don't know          |                  |                |               |        |           | Don't know         |                    |                     |                   |                  |                    |                  |                    |             |             |
|                        | сы н <sub>аче</sub> кон ы  |                 |                      |                     |                        |             |             |                   |               | Oon                 | 9                |                | 2             |        |           | Oon                | 9                  | 9                   | 2                 | Yes              |                    | 2                |                    |             |             |
|                        |  |                 |                      |                     |                        |             |             |                   |               | _                   |                  |                | _             |        |           |                    |                    | _                   | _                 |                  |                    | _                |                    |             |             |
| aı6.                   | ¿szs02 2   |                 |                      |                     |                        |             |             |                   |               |                     | ame              |                | Ħ             |        |           | ame                | ame                |                     |                   |                  | Ħ                  | Ħ                |                    |             |             |
| -46 JE9V               | Vour health care costs?  |                 |                      |                     |                        |             |             |                   |               |                     | e SS             |                | wh            |        |           | e<br>SS            | e SS               |                     |                   |                  | Ϋ́                 | whe              |                    |             |             |
|                        | Predictable from   |                 |                      |                     |                        |             |             |                   |               | ٥                   | Ţ                | ŏ              | me            |        |           | ţ,                 | ţ,                 | ŏ                   | ŏ                 | ot               | me                 | me               |                    |             |             |
|                        | Q8: How predictable from year to y<br>Your health care costs?                                  |                 |                      |                     |                        |             |             |                   |               | it kı               | ghl              | /a             | γ<br>S        |        |           | ghľ                | ghl                | a                   | /a                | /a               | ζ<br>S             | / 80             |                    |             |             |
|                        |  |                 |                      |                     |                        |             |             |                   |               | Don't know          | Roughly the same | Vary a lot     | Vary Somewhat |        |           | Roughly the same   | Roughly the same   | Vary a lot          | Vary a lot        | Vary a lot       | Vary Somewhat      | Vary somewhat    |                    |             |             |
|                        |  |                 |                      |                     |                        |             |             |                   |               | _                   | _                | _              | _             |        |           | _                  | _                  |                     |                   |                  |                    |                  |                    |             |             |
| the past               | Q7: H <sub>ave</sub> yo <sub>ur Costs Bone</sub> up <sub>Over t</sub>                          |                 |                      |                     |                        |             |             |                   |               | _                   |                  |                |               |        |           | _                  |                    |                     |                   |                  |                    |                  |                    |             |             |
|                        | COSTS BONE UN  |                 |                      |                     |                        |             |             |                   |               | nov                 |                  |                |               |        |           | nov                |                    |                     |                   |                  |                    |                  |                    |             |             |
|                        | YOUR SOUR  |                 |                      |                     |                        |             |             |                   |               | Don't know          |                  |                |               |        |           | Don't know         | ,-                 |                     |                   |                  |                    |                  |                    |             |             |
|                        | . 20   |                 |                      |                     |                        |             |             |                   |               | Dor                 | Yes              | Yes            | Yes           |        |           | Dor                | Yes                | Yes                 | Yes               | Yes              | Yes                | Yes              |                    |             |             |
|                        | Other  |                 |                      |                     |                        |             |             |                   |               |                     |                  |                |               |        |           |                    |                    |                     |                   |                  |                    |                  |                    |             |             |
| зде?                   |  |                 |                      |                     |                        |             |             |                   |               |                     |                  |                |               |        |           | ×                  |                    |                     |                   | ×                |                    |                  |                    |             |             |
| offer coverage?        | Product  |                 |                      |                     |                        |             |             |                   |               |                     |                  |                |               |        |           | ×                  |                    |                     | ×                 |                  |                    | ×                |                    |             |             |
| ffer c                 | Resp.  |                 |                      |                     |                        |             |             |                   |               | ×                   |                  | ×              | ×             |        |           | ×                  | ×                  | ×                   |                   |                  | ×                  |                  |                    |             |             |
| offer coverage?        | Attract  |                 |                      |                     |                        |             |             |                   |               |                     |                  |                |               |        |           |                    |                    |                     |                   |                  |                    |                  |                    |             |             |
|                        |  |                 |                      |                     |                        |             |             |                   |               |                     | ×                |                |               |        |           | ×                  |                    | ×                   | ×                 |                  |                    |                  |                    |             |             |
|                        | Q5: Do you provide health care?  | 0               | _                    | _                   | _                      | 0           | 0           | 0                 | 0             | ş                   | SS               | ş              | ş             | 0      | 0         | Yes                | SS                 | S                   | S                 | S                | S                  | Š                | _                  | 0           | _           |
|                        | 95. هـ   | Š               | Š                    | Š                   | Š                      | Š           | Š           | Š                 | Š             | Yes                 | Yes              | Yes            | Yes           | Š      | Š         | ¥                  | Yes                | Yes                 | Yes               | Yes              | Yes                | Yes              | Š                  | Š           | Š           |
| 6889)<br>2112          | a solilu Jifica ose difficulties<br>g solilusifice ose difficulties<br>d liems e gnitrets mort |                 |                      |                     |                        |             |             |                   |               | _                   |                  |                |               |        |           |                    |                    |                     |                   |                  |                    |                  |                    |             | _           |
| *49V10                 | a seithuairing a smithes p   |                 |                      |                     |                        |             |             |                   |               | νοι                 |                  |                |               |        |           |                    |                    |                     |                   |                  |                    |                  |                    |             | νοί         |
|                        | People from Care disc.   |                 |                      |                     |                        |             |             |                   |               | 't<br>K             |                  |                |               |        |           |                    |                    |                     |                   |                  |                    |                  |                    |             | t<br>k      |
|                        | Q4: Would health care difficulties p<br>people from starting a simall busin                    | 9<br>Z          | 8                    | 2                   | Yes                    | 9           | Yes         | 2                 | Yes           | Don't know          | 2                | 8              | 2             | Yes    | Yes       | 9                  | Yes                | Yes                 | Yes               | Yes              | Yes                | Yes              |                    | 2           | Don't know  |
| n- '                   | ć∂]p <sub>α2</sub> .   | _               | _                    | _                   | -                      | _           | -           | _                 | -             | _                   | _                | _              | _             |        |           | _                  |                    |                     | -                 | /-               |                    |                  |                    | _           | _           |
| nasin802               | CJ3: Are <sup>small</sup> business interess rec<br>the health care debates                     |                 |                      |                     | ě                      | ×           |             |                   | »             |                     |                  |                | ×             |        |           |                    |                    |                     |                   |                  |                    | <u>×</u>         |                    |             |             |
|                        | the seamings interes   |                 |                      |                     | ķ                      | kης         |             |                   | ķ             |                     |                  |                | kπ            |        |           |                    |                    |                     |                   |                  |                    | knc              |                    |             |             |
|                        | U3: Are small k.   | 8               | 0                    | 0                   | Don't know             | Don't know  | 9<br>8      | Yes               | Don't know    | Yes                 | Yes              | 8              | Don't know    | 2      | 8         | Yes                | 0                  | 0                   | 0                 | 0                | 8                  | Don't know       | Yes                | Yes         | Yes         |
|                        |  | Z               | 8                    | Š                   |                        |             | Z           | ×                 | Δ             | Š                   | >                | Z              | Δ             | Z      | Z         | >                  | Š                  | 8<br>N              | 8                 | Š                | Ž                  | Õ                | ×                  | ×           | ž           |
|                        | ćOH Jno-   |                 |                      |                     |                        |             |             |                   |               |                     |                  |                |               |        |           |                    |                    |                     |                   |                  |                    |                  | ΝO                 |             |             |
|                        |  |                 |                      |                     |                        |             |             |                   |               |                     |                  |                |               |        |           |                    |                    |                     |                   |                  |                    |                  | Don't know         |             |             |
|                        | A Poureined About  |                 |                      |                     |                        |             |             |                   |               | 10                  |                  |                | Ś             | S      | Yes       | Yes                | Yes                | S                   | S                 | S                | "                  | 'n               | on <sup>-</sup>    | Yes         | Yes         |
|                        | Q2: Co <sub>ncerned About</sub> HC?  | sə,             | sə,                  | sə,                 | sə,                    | 9           | ,es         | ,es               | ,es           | ě                   | ,es              | ,es            | é             | æ      | ~         |                    | ~                  | ě                   | , a               | ,<br>o           | ě                  | á                | $\sim$             | _           | _           |
|                        |  | Yes             | Yes                  | Yes                 | Yes                    | %           | Yes         | Yes               | Yes           | Yes                 | Yes              | Yes            | Yes           | Yes    | ۶         | >                  | ۶                  | Yes                 | Yes               | Yes              | Yes                | Yes              | Δ                  |             |             |
|                        |  |                 |                      |                     |                        | No          | Yes         |                   | Yes           |                     |                  |                |               |        |           |                    |                    |                     |                   | Υe               |                    | ≺eĕ              |                    | 2           | 2           |
|                        | Q1: How many employed?   | 26-50 Yes       | 11-25 Yes            | 6-10 Yes            | 6-10 Yes               | 1<br>No     | 1 Yes       | 2-5 Yes           | 1 Yes         | 26-50 Yes           | 50+ Yes          | 50+ Yes        | 26-50 Ye      | 2-5 Үе | 2-5 Y     | 2-5 ∖              | 2-5 Ye             | 6-10 Үе             | 26-50 Ye          | 1 Үе             | 2-5 Yes            | 1<br>Yes         | 2-5 D              | 2-5         | 2-5         |
|                        |  | 26-50           | 11-25                | 6-10                | 6-10                   | _           | _           | 2-5               | <del>-</del>  | 26-50               | <del>20+</del>   | <del>20+</del> | 26-50         | 2-5    | 2-5       | 2-5                | 2-5                | 6-10                | 26-50             | ~                | 2-5                | _                | 2-5                |             |             |
|                        | Q1: How many employed?   |                 |                      |                     |                        | CO 1 No     | CO 1 Yes    |                   | CT 1 Yes      |                     |                  |                |               |        |           |                    |                    |                     |                   |                  |                    | FL 1 Yes         |                    | FL 2-5      | FL 2-5      |
|                        | Q1: How many employed?   | 26-50           | 11-25                | 6-10                | CO 6-10                | _           | _           | CT 2-5            | <del>-</del>  | DC 26-50            | <del>20+</del>   | <del>20+</del> | 26-50         | 2-5    | 2-5       | 2-5                | 2-5                | 6-10                | 26-50             | ~                | 2-5                | _                | 2-5                |             |             |
|                        | State<br>Q1: How many employed?  | 26-50           | 11-25                | 6-10                | CO 6-10                | _           | _           | CT 2-5            | <del>-</del>  | DC 26-50            | <del>20+</del>   | <del>20+</del> | 26-50         | 2-5    | 2-5       | FL 2-5             | FL 2-5             | FL 6-10             | 26-50             | FL 1             | FL 2-5             | <u>F</u>         | FL 2-5             | 긥           | 占           |
|                        | Q1: How many employed?   | CO 26-50        | CO 11-25             | CO 6-10             | CO 6-10                | 00 1        | 00          | CT 2-5            | CT 1          | DC 26-50            | <del>20+</del>   | <del>20+</del> | 26-50         | 2-5    | 2-5       | FL 2-5             | FL 2-5             | FL 6-10             | FL 26-50          | FL 1             | FL 2-5             | <u>F</u>         | FL 2-5             | 긥           | 占           |
|                        | State<br>Q1: How many employed?  | CO 26-50        | CO 11-25             | CO 6-10             | CO 6-10                | 00 1        | 00          | CT 2-5            | CT 1          | DC 26-50            | <del>20+</del>   | <del>20+</del> | 26-50         | 2-5    | 2-5       | FL 2-5             | FL 2-5             | FL 6-10             | FL 26-50          | FL 1             | FL 2-5             | <u>F</u>         | FL 2-5             | 긥           | 占           |
|                        | State<br>Q1: How many employed?  | 26-50           | 11-25                | 6-10                | CO 6-10                | 00 1        | 00          | 2-5               | <del>-</del>  | 26-50               | <del>20+</del>   | DC 50+         | DC 26-50      | 2-5    | DC 2-5    | 2-5                | 2-5                | 6-10                | 26-50             | ~                | 2-5                | <u>F</u>         | FL 2-5             |             | 占           |
|                        | City<br>State<br>City  | Denver CO 26-50 | Ft. Collins CO 11-25 | Ft. Collins CO 6-10 | Grand Junction CO 6-10 | Denver CO 1 | Denver CO 1 | NEW LONDON CT 2-5 | Simsbury CT 1 | Washington DC 26-50 | DC 50+           | DC DC 50+      | DC DC 26-50   | DC 2-5 | DC DC 2-5 | Tallahassee FL 2-5 | Tallahassee FL 2-5 | Tallahassee FL 6-10 | Palmetto FL 26-50 | Tallahassee FL 1 | Tallahassee FL 2-5 | Tallahassee FL 1 | Tallahassee FL 2-5 | Tallahassee | Tallahassee |
|                        | City<br>State<br>City  | Denver CO 26-50 | Ft. Collins CO 11-25 | Ft. Collins CO 6-10 | Grand Junction CO 6-10 | Denver CO 1 | Denver CO 1 | NEW LONDON CT 2-5 | Simsbury CT 1 | Washington DC 26-50 | DC 50+           | DC DC 50+      | DC DC 26-50   | DC 2-5 | DC DC 2-5 | Tallahassee FL 2-5 | Tallahassee FL 2-5 | Tallahassee FL 6-10 | Palmetto FL 26-50 | Tallahassee FL 1 | Tallahassee FL 2-5 | Tallahassee FL 1 | Tallahassee FL 2-5 | Tallahassee | Tallahassee |
|                        | State<br>Q1: How many employed?  | CO 26-50        | CO 11-25             | CO 6-10             | CO 6-10                | 00 1        | 00          | CT 2-5            | CT 1          | DC 26-50            | <del>20+</del>   | DC 50+         | DC 26-50      | 2-5    | DC 2-5    | FL 2-5             | FL 2-5             | FL 6-10             | FL 26-50          | FL 1             | FL 2-5             | <u>F</u>         | Tallahassee FL 2-5 | 긥           | 占           |

|   | HOS NON USIM DO   |             |                |                  |                  |                  |              |            |          |                |          |          |          |          |          |            |          |            |          |                 |                 |            |               |               |          |  |
|---|---|-------------|----------------|------------------|------------------|------------------|--------------|------------|----------|----------------|----------|----------|----------|----------|----------|------------|----------|------------|----------|-----------------|-----------------|------------|---------------|---------------|----------|--|
|   | Q11: Do You Wish You could prov<br>to Your employees                  | Yes         | Yes            |                  |                  |                  |              |            |          | Yes            | Yes      | Yes      | Yes      | Yes      | Yes      | Yes        |          | Yes        | Yes      |                 |                 |            |               | No            | Yes      |  |
|   | Other.  | >           | >              |                  |                  |                  |              |            |          |                | >        | >        |          | >        | >        | >          |          |            |          |                 |                 |            |               | ~             | >        |  |
| Q.10: Why do you choose<br>not to offer coverage? | Expensive<br>Not Reed<br>Not Reed<br>Not Resp.                        | ×           | ×              |                  |                  |                  |              |            |          | ×<br>×         |          |          | ×        |          |          | ×          |          | ×          | ×        |                 |                 |            |               |               |          |  |
| o -   | Expe  | ×           |                |                  |                  |                  |              |            |          | ×              | ×        | ×        | ×        | ×        | ×        | ×          |          | ×          |          |                 |                 |            |               |               | ×        |  |
| the past  | Q9: Have You changed insurers is                                      |             |                |                  |                  |                  |              |            |          |                |          |          |          |          |          |            |          |            |          |                 |                 |            |               |               |          |  |
|   | ogi bagueho uov sve   |             |                |                  | S                |                  |              | S          |          |                |          |          |          |          |          |            |          |            |          |                 |                 | S          | Ø             |               |          |  |
|   | Payer : 49  |             |                | 2                | Yes              | 2                | 2            | Yes        |          |                |          |          |          |          |          |            |          |            |          | 2               | ž               | Yes        | Yes           |               |          |  |
| o vear are  | Q8: How predictable from year t<br>Your health care costs;            |             |                | Roughly the same | Roughly the same | Roughly the same | Vary a lot   | Vary a lot |          |                |          |          |          |          |          |            |          |            |          | Rougly the same | Rougly the same | Vary a lot | Vary a lot    |               |          |  |
| 1Sed -  |   |             |                |                  |                  |                  |              |            |          |                |          |          |          |          |          |            |          |            |          |                 |                 |            |               |               |          |  |
| r the m   | Q7: H <sub>ave</sub> your costs gone up ove<br><sub>Gaer?</sub>       |             |                |                  |                  |                  |              |            |          |                |          |          |          |          |          |            |          |            |          |                 |                 |            |               |               |          |  |
|   | ··· TAVE YOUr COSES   |             |                |                  |                  |                  |              |            |          |                |          |          |          |          |          |            |          |            |          |                 |                 |            |               |               |          |  |
|   | ي.√β  |             |                | Yes              | Yes              | Yes              | Yes          | Yes        |          |                |          |          |          |          |          |            |          |            |          | Yes             | Yes             | Yes        | Yes           |               |          |  |
| 0   | Other   |             |                |                  | •                | •                |              | •          |          |                |          |          |          |          |          |            |          |            |          | -               | -               | -          | -             |               |          |  |
| choos<br>age?                                     |   |             |                | ×                | ×                | ×                |              | ×          |          |                |          |          |          |          |          |            |          |            |          |                 |                 |            |               |               |          |  |
| Mhy do you choo<br>offer coverage?                | product   |             |                |                  |                  |                  | ×            |            |          |                |          |          |          |          |          |            |          |            |          |                 |                 |            |               |               |          |  |
| Q6: Why do you choose to offer coverage?          | Resp.   |             |                |                  |                  | ×                |              |            |          |                |          |          |          |          |          |            |          |            |          | ×               | ×               | ×          |               |               |          |  |
|   | Attract   |             |                |                  |                  |                  | ×            |            |          |                |          |          |          |          |          |            |          |            |          |                 |                 | ×          | ×             |               |          |  |
| d   | Q5: Do you provide health care:                                       |             |                |                  |                  |                  |              |            |          |                |          |          |          |          |          |            |          |            |          |                 |                 |            |               |               |          |  |
|   | Q5: Do you proved   | 8           | 8<br>N         |                  | Yes              | Yes              | Yes          | Yes        | Yes      | 8              | 8        | 8        | 8        | 8        | 8<br>N   | 8          | ٥<br>N   | 8          | 8        | Yes             | Yes             | Yes        | Yes           | 8             | 8        |  |
|   |   |             |                |                  |                  |                  |              |            |          |                |          |          |          |          |          |            |          |            |          |                 |                 |            |               |               |          |  |
|   | Q4: Would health care difficultie<br>people from starting a simall bu | Don't know  | Yes            | Yes              | <sub>o</sub> N   | Don't know       | Yes          | Yes        | Yes      | <sub>o</sub> N | Yes      | <u>8</u> | Yes      | Yes      | §        | 8<br>2     | Yes      | Yes        | Yes      | Yes             | Yes             | Yes        | Yes           | Yes           | Yes      |  |
| خ<br>ددog <sub>ujze</sub> d ا                     | Jedab aleo III  | >           |                |                  |                  |                  |              |            |          |                |          |          |          |          |          | >          |          | >          |          |                 |                 |            |               |               |          |  |
| -901  | C3: Are small business interessing steats of the safe.                |             | N <sub>o</sub> | Yes              | No               | No               | No           | No         | No       | Yes            | No       | No       | No       | o<br>N   | °Z       | Don't know | °Z       | Don't know | Yes      | Yes             | No              | No         | No            | Yes           | No       |  |
|   | ca Apont HC2  |             |                |                  |                  |                  |              |            |          |                |          |          |          |          |          |            |          |            |          |                 |                 |            |               |               |          |  |
|   | Q2: Co <sub>ncerned About</sub> HC?                                   | _           | _              | ŵ                | Ñ                | ŵ                | ŵ            | ŵ          | က္       | Ś              | Ñ        | Ñ        | õ        | õ        | Ñ        | တ္သ        | ູດ       | _          | Ñ        | ű               | က္              | တ္         | က္            | တွ            | ŵ        |  |
|   |   | å           | ž              | Yes              | Yes              | Yes              | Yes          | Yes        | Yes      | Yes            | Yes      | Yes      | Yes      | Yes      | Yes      | Yes        | Yes      | Š          | Yes      | Yes             | Yes             | Yes        | Yes           | Yes           | Yes      |  |
|   | Q1: How many employed?  | 0           | 0              |                  | 11-25            | 0                | 11-25        | 0          | 0        | 10             | 10       | 10       | 10       | 10       |          |            | 10       | 10         |          | 0               |                 | 10         | 0             |               | 10       |  |
|   |   | 6-10        | 6-10           | 2-5              | <del>_</del>     | 6-10             | <del>_</del> | 6-10       | 6-10     | 2-5            | 2-5      | 2-5      | 2-5      | 2-2      | _        | _          | 2-2      | 2-2        | _        | 6-10            | 2-5             | 2-5        | 6-10          | _             | 2-5      |  |
|   | State   | చ           | చ              | 님                | చ                | చ                | 님            | 긥          | 긥        | 귙              | ႕        | 귙        | 긥        | చ        | చ        | చ          | చ        | 긥          | 긥        | ВA              | ВA              | ВA         | ВA            | ĞA            | GA       |  |
|   |   |             |                |                  |                  |                  |              |            |          |                |          |          |          |          |          |            |          |            |          |                 |                 |            |               |               |          |  |
|   | A <sub>I/O</sub>  | Tallahassee | Tallahassee    | Tallahassee      | Miami            | Miami            | Miami        | Miami      | Miami    | Miami          | Miami    | Miami    | Miami    | Miami    | Miami    | Miami      | Miami    | Miami      | Miami    | Atlanta         | Watkinsville    | Atlanta    | Lawrenceville | Lawrenceville | Suwanee  |  |
|   |   | •           | •              |                  |                  |                  |              |            |          |                |          |          |          |          |          |            |          |            |          |                 |                 |            |               |               |          |  |
|   | <sub>ərn</sub> eN ssənisu <sup>8</sup>                                | Business    | Business       | Business         | Business         | Business         | Business     | Business   | Business | Business       | Business | Business | Business | Business | Business | Business   | Business | Business   | Business | Business        | Business        | Business   | Business      | Business      | Business |  |

|   | Q11: D <sub>O</sub> you wish you could prov                            |               |               |            |               |               |               |            |             |          |          |          |            |            |               |               |               | Don't know    |          |               | Don't know |              |            |              |            |  |
|---|--|---------------|---------------|------------|---------------|---------------|---------------|------------|-------------|----------|----------|----------|------------|------------|---------------|---------------|---------------|---------------|----------|---------------|------------|--------------|------------|--------------|------------|--|
|   | Q11: Do Vo.  | Yes           | Yes           | Yes        | 8             | 8<br>8        | Yes           |            |             |          | 8        | Yes      |            |            |               | Yes           |               | Jon't         | Yes      | Yes           | Jon't      | 8<br>8       | Yes        | Yes          | Yes        |  |
|   | Other  |               | _             | _          | ×             | _             | _             |            |             |          | _        | _        |            |            |               | _             |               | ×             | _        | _             | ×          | ×            | ×          | _            | _          |  |
| verage  | Not Resp.  |               |               |            | ^             |               |               |            |             |          |          |          |            |            |               |               |               | ^             |          |               | ^          | ^            | ^          |              |            |  |
| fer co  | oniplicated<br>Don't need<br>Not gees                                  |               |               |            | ×             | ×             |               |            |             |          |          |          |            |            |               |               |               |               | ×        | ×             |            |              |            |              |            |  |
| Q.LO. Willy do you choose<br>not to offer coverage? | Expensive<br>Not ENough Employees<br>Complicated<br>Don't need         |               | ×             |            | ×             |               |               |            |             |          | ×        |          |            |            |               |               |               |               | ×        | ×             |            |              |            | ×            |            |  |
| 3 -   | Expe   |               | ×             | ×          |               |               |               |            |             |          |          | ×        |            |            |               | ×             |               |               | ×        | ×             |            |              |            |              | ×          |  |
| the past  | Q9: H <sub>ave</sub> you changed insurers in<br>Vear?                  |               |               |            |               |               |               |            |             |          |          |          |            |            |               |               |               |               |          |               |            |              |            |              |            |  |
|   | oui baguedo nov ever   |               |               |            |               |               |               | S          | S           | _        |          |          | _          |            | _             |               | _             |               |          |               |            |              |            |              |            |  |
|   | 69: H=   |               |               |            |               |               | Š             | Yes        | Yes         | 8        |          |          | 8          | 8          | Š             |               | 8             |               |          |               |            |              |            |              |            |  |
| aı6   | ¿stso3 >   |               |               |            |               |               | ŧ             |            |             |          |          |          |            |            | Ħ             |               | Ħ             |               |          |               |            |              |            |              |            |  |
| Vear age  | Q8: How predictable from year to<br>Your health care costs?            |               |               |            |               |               | Vary somewhat |            |             |          |          |          |            |            | Vary somewhat |               | Vary somewhat |               |          |               |            |              |            |              |            |  |
|   | How predictable fact   |               |               |            |               |               | some          | a lot      | a lot       | a lot    |          |          | a lot      | a lot      | some          |               | 30me          |               |          |               |            |              |            |              |            |  |
|   | 80   |               |               |            |               |               | ary 8         | Vary a lot | Vary        | Vary     |          |          | Vary a lot | Vary a lot | ary (         |               | ary s         |               |          |               |            |              |            |              |            |  |
|   |  |               |               |            |               |               | >             | >          | >           | >        |          |          | >          | >          | >             |               | >             |               |          |               |            |              |            |              |            |  |
| the past  | A>: H <sub>ave</sub> Your <sub>Costs</sub> Bone up over                |               |               |            |               |               |               |            |             |          |          |          |            |            |               |               |               |               |          |               |            |              |            |              |            |  |
|   | Nour Costs Bone  |               |               |            |               |               |               |            |             |          |          |          |            |            |               |               |               |               |          |               |            |              |            |              |            |  |
|   | QY: Have   |               |               |            |               |               | Yes           | Yes        | Yes         | Yes      |          |          | Yes        | Yes        | 2             |               | Yes           |               |          |               |            |              |            |              |            |  |
| 0   | Other  |               |               |            |               |               | _             | _          | _           | _        |          |          | •          | _          | _             |               | _             |               |          |               |            |              |            |              |            |  |
| rage?   | Product  |               |               |            |               |               |               |            | ×           | ×        |          |          | ×          |            |               |               |               |               |          |               |            |              |            |              |            |  |
| vny do you cnoc<br>offer coverage?                  | Resp.  |               |               |            |               |               |               |            |             |          |          |          |            |            |               |               |               |               |          |               |            |              |            |              |            |  |
| Qs: wny do you choose to<br>offer coverage?         | toe <sup>111A</sup>  |               |               |            |               |               |               | ×          |             |          |          |          |            | ×          | ×             |               | ×             |               |          |               |            |              |            |              |            |  |
|   |  |               |               |            |               |               | ×             | ×          |             |          |          |          |            | ×          | ×             |               |               |               |          |               |            |              |            |              |            |  |
|   | Q5: Do you provide health care?  | 0             | 0             | 0          | 0             | 0             | Yes           | Yes        | Yes         | Yes      | 8<br>N   | 9<br>8   | Yes        | Yes        | Yes           | 8<br>N        | Yes           | 0             | 0        | 0             | 0          | 0            | 0          | 0            | 0          |  |
|   |  | Š             | Š             | Š          | Š             | Š             | >             | >          | >           | >        | Z        | Z        | >          | >          | ×             | Z             | >             | Š             | 8        | 8             | Š          | Š            | Š          | Š            | Š          |  |
| Jn9viq.   | Q4: Would health care difficulties<br>people from starting a small bus |               | »             |            |               |               | »             |            |             |          |          |          |            |            |               |               |               |               |          |               | M          |              |            |              |            |  |
|   | People from stare difficults   |               | Don't know    |            |               |               | Don't know    |            |             |          |          |          |            |            |               |               |               |               |          |               | Don't know |              |            |              |            |  |
|   | Q4: N.   | Yes           | Don           | Yes        | Yes           | 2             | Don           | Yes        | 9           | Yes      | 2        | Yes      | Yes        | Yes        | 8             | Yes           | Yes           | 2             | Yes      | 9<br>Z        | Don        | 2            | Yes        | Yes          | Yes        |  |
| l p <sub>əzinə</sub> d                              | C3: Are small business interests r<br>the health care debate           |               |               |            |               |               |               |            |             |          |          |          |            |            |               |               |               |               |          |               |            |              |            |              |            |  |
| , u <sub>B</sub> O39                                | the health care  |               | Don't know    | Don't know | Don't know    | Don't know    |               |            |             |          |          |          |            |            |               |               |               |               |          | Don't know    | Don't know | Don't know   | Don't know | Don't know   | Don't know |  |
|   | 45: Are small busines  | _             | on't k        | on't k     | on't k        | on't k        | 0             | S          | S           | 0        | SS       | 0        | _          | 0          | 0             | SS            | S             | SS            | 0        | on't k        | on't k     | on't k       | on't k     | n't k        | on't k     |  |
|   |  |               | ŏ             | ŏ          | ŏ             |               | Š             | Yes        | Yes         | Š        | Yes      | Š        | Š          | 2          | Š             | Yes           | Yes           | Yes           | Š        | ŏ             | ŏ          | ŏ            | ŏ          | ŏ            | ŏ          |  |
|   | çOH Juogh p  |               |               |            |               | now           |               |            |             |          |          |          |            |            |               |               |               |               |          |               |            |              |            |              |            |  |
|   | Q2: Concerned About HC?  | ຜູ            | õ             | õ          | õ             | Don't know    | Š             | Š          | Š           | Š        | Ś        | Š        | Ś          | õ          | Š             | Ś             | Ś             | _             | Š        | õ             | _          | õ            | ຜູ         | _            | õ          |  |
|   |  | Yes           | Yes           | Yes        | Yes           | Do            | Yes           | Yes        | Yes         | Yes      | Yes      | Yes      | Yes        | Yes        | Yes           | Yes           | Yes           | Š             | Yes      | Yes           | Š          | Yes          | Yes        | Š            | Yes        |  |
|   | Q1: Ном т <sup>апу</sup> етрюу <sub>сад</sub> э                        |               | 2             |            |               | ±             | 26-50         | 6-10       | 22          | 2        | 2        | 2        |            | 11-25      | 11-25         | 2             |               | 2             | 2        |               | 2          | Ŋ            | D.         |              | 10         |  |
|   |  | _             | 2-5           | _          | _             | 50+           | 26            | -9         | 2-2         | 2-5      | 2-5      | 2-5      | _          |            |               | 2-5           | _             | 2-5           | 2-5      | _             | 2-5        | 2-5          | 2-5        | _            | Maryl 6-10 |  |
|   | State  | ВA            | ВA            | ВA         | ВA            | ВA            | ⊴             | ╛          | <b>=</b>    | ⊒        | ⊒        | ⊒        | ΜĀ         | ΜA         | ΑĀ            | ΜĀ            | ΜĀ            | ΜĀ            | ΜA       | ΜA            | $^{M}$     | $\mathbf{A}$ | Ψ          | $\mathbf{A}$ | Mar        |  |
|   |  |               |               |            |               |               |               |            |             |          |          |          |            |            |               |               |               |               |          |               |            |              |            |              |            |  |
|   |  | ile           | iie           |            | e<br>⊞        | iiie          | S             |            | S           |          |          |          |            |            |               | ain           |               | ain           |          | ain           |            |              |            |              |            |  |
|   | City   | JCeV          | JCevi         |            | JCeV          | JCeV          | oine          | <u>o</u>   | aine        | <u>o</u> | õ        | ton      | _          | ب          | 쏭             | sa Pl         |               | sa Pl         |          | ЗаР           | ē          | ē            |            | _            | S          |  |
|   |  | Lawrenceville | Lawrenceville | Buford     | Lawrenceville | Lawernceville | Des Moines    | Chicago    | Des Plaines | Chicago  | Chicago  | Evanston | Boston     | Woburn     | Holbrook      | Jamaica Plain |               | Jamaica Plain | •        | Jamaica Plain | Andover    | Andover      | ^          | Boston       | Owings     |  |
|   |  | Ъ             | Ľ             | BL         | La            | Ľ             | ۵             | ਹੋ         | ă           | ਹੋ       | ਹੋ       | ш        | В          | ≥          | ĭ             | Ja            |               | Ja            | Ъ        | Ja            | Ā          | Ā            | P          | BC           | Ó          |  |
|   |  |               |               |            |               |               |               |            |             |          |          |          |            |            |               |               |               |               |          |               |            |              |            |              |            |  |
|   | <sub>ərn</sub> eN <sub>22</sub> ənizu8                                 | Business      | Business      | Business   | Business      | Business      | Business      | Business   | Business    | Business | Business | Business | Business   | Business   | Business      | Business      | Business      | Business      | Business | Business      | Business   | Business     | Business   | Business     | Business   |  |

|  | Q11: Do You Wish You could provide<br>to Your employees?                            |                    |                  |                |                  |                       |                      |                   |                   |                  |                  |               |                  |          |            |               |          |          |          |   |          |          |            | Don't know    |            |            |  |
|--|---|--------------------|------------------|----------------|------------------|-----------------------|----------------------|-------------------|-------------------|------------------|------------------|---------------|------------------|----------|------------|---------------|----------|----------|----------|---|----------|----------|------------|---------------|------------|------------|--|
|  | 011:00  | Yes                | Yes              | Yes            | Yes              | 9                     | Yes                  |                   |                   |                  |                  |               | 2                | Yes      | Yes        | Yes           | Yes      | Yes      | Yes      | Yes   | Yes      | ,<br>les |            | )oo           | Yes        | Yes        |  |
|  | $O^{t}h_{\Theta \Gamma}$  |                    |                  |                |                  | _                     |                      |                   |                   |                  |                  |               | _                |          |            |               |          |          |          |   |          |          |            |               |            |            |  |
| ALC: Willy do you ciroos<br>not to offer coverage? | ·dsa  |                    | ×                |                | ×                |                       |                      |                   |                   |                  |                  |               |                  |          |            |               |          |          |          |   |          |          |            |               |            |            |  |
| io you   | Don't need<br>Not Reed  |                    |                  |                |                  |                       |                      |                   |                   |                  |                  |               |                  |          |            |               |          |          |          |   |          |          | ×          |               |            | J          |  |
| wny o<br>to offe                                   | Complex Emple   |                    |                  | ×              |                  | ×                     |                      |                   |                   |                  |                  |               |                  |          | ×          |               |          |          |          |   |          |          | ^          |               | ×          | ×          |  |
| Q10: Why do you choose<br>not to offer coverage?   | Expensive<br>Not Ex   |                    | ×                |                |                  |                       |                      |                   |                   |                  |                  |               |                  |          |            |               |          |          |          | ×   |          |          |            | ×             |            |            |  |
| ‡sed ⊃.  |   |                    | ×                | ×              | ×                | ×                     | ×                    |                   |                   |                  |                  |               | ×                | ×        | ×          | ×             | ×        | ×        | ×        | ×   | ×        | ×        | ×          | ×             | ×          | ×          |  |
| 4 64   | ν <sub>eau rourers</sub> in <sub>t</sub>  |                    |                  |                |                  |                       |                      |                   |                   |                  |                  |               |                  |          |            |               |          |          |          |   |          |          |            |               |            |            |  |
|  | Q9: Have You changed insurers in th<br>Year?  |                    |                  |                |                  |                       |                      | _                 | _                 | _                | _                |               |                  |          |            |               |          |          |          |   |          |          | _          |               |            |            |  |
|  | 69: H   |                    |                  |                |                  |                       |                      | ž                 | Š                 | ž                | Š                |               |                  |          |            |               |          |          |          |   |          |          | 2          |               |            |            |  |
| _  | d Stea  |                    |                  |                |                  |                       |                      |                   | шe                | me               |                  |               | шe               |          |            |               |          |          |          |   |          |          |            |               |            |            |  |
| 976 <sup>769</sup>                                 | Q8: How predictable from year to y<br>Your health care costs?                       |                    |                  |                |                  |                       |                      |                   | Roughly the same  | Roughly the same | Vary somewhat    | Vary somewhat | Roughly the same |          |            |               |          |          |          |   |          |          |            |               |            |            |  |
|  | ov mortable from ve   |                    |                  |                |                  |                       |                      | νoι               | / the             | / the            | me⁄              | me/           | / the            |          |            |               |          |          |          |   |          |          | νoτ        |               |            |            |  |
|  | Q8: HOW DEG-11  |                    |                  |                |                  |                       |                      | Don't know        | ıghl              | ghly             | y so             | y so          | ghl              |          |            |               |          |          |          |   |          |          | Don't know |               |            |            |  |
|  |   |                    |                  |                |                  |                       |                      | Don               | Rou               | Rou              | Var              | Var           | Rou              |          |            |               |          |          |          |   |          |          | Don        |               |            |            |  |
| 3-   |   |                    |                  |                |                  |                       |                      |                   |                   |                  |                  |               |                  |          |            |               |          |          |          |   |          |          |            |               |            |            |  |
| 42.6q 9A   | Q7: H <sub>ave</sub> Your costs Bone up over <sub>t</sub><br>Year?                  |                    |                  |                |                  |                       |                      |                   |                   |                  |                  |               |                  |          |            |               |          |          |          |   |          |          | >          |               |            |            |  |
|  | Vour Costs gone   |                    |                  |                |                  |                       |                      |                   |                   |                  |                  |               |                  |          |            |               |          |          |          |   |          |          | kno        |               |            |            |  |
|  | QZ: Have  |                    |                  |                |                  |                       |                      | Yes               | Yes               | 2                | Yes              | Yes           | Yes              |          |            |               |          |          |          |   |          |          | Don't know |               |            |            |  |
|  |   |                    |                  |                |                  |                       |                      | >                 | >                 | Z                | ×                | >             | >                |          |            |               |          |          |          |   |          |          |            |               |            |            |  |
| 100se  | Other   |                    |                  |                |                  |                       |                      |                   |                   |                  |                  |               |                  |          |            |               |          |          |          |   |          |          |            |               |            |            |  |
| vny do you cnoo<br>offer coverage?                 | Product   |                    |                  |                |                  |                       |                      |                   |                   | ×                | ×                |               |                  |          |            |               |          |          |          |   |          |          |            |               |            |            |  |
| ıy do y<br>fer cc                                  | Resp.   |                    |                  |                |                  |                       |                      | ×                 | ×                 |                  |                  | ×             |                  |          |            |               |          |          |          |   |          |          |            |               |            |            |  |
| Q6: Why do you choose to<br>offer coverage?        | Denth   |                    |                  |                |                  |                       |                      |                   |                   |                  |                  |               |                  |          |            |               |          |          |          |   |          |          |            |               |            |            |  |
| U  |   |                    |                  |                |                  |                       |                      | ×                 | ×                 | ×                | ×                |               |                  |          |            |               |          |          |          |   |          |          |            |               |            |            |  |
|  | Q5: Do you provide health care?   | C                  | C                | C              | C                | C                     | C                    | Yes               | Yes               | Yes              | Yes              | Yes           | C                | C        | C          | C             | C        | C        | C        | _   |          | 0        | c          | C             | 0          | 0          |  |
| •-   |   |                    | Š                | Š              | Š                | Š                     | Š                    | ×                 | ×                 | ×                | ×                | ×             | N <sub>o</sub>   | Š        | Š          | Š             | Š        | Š        | Š        | Z   | ž        | Ž        | Š          | Š             | 8          | 2          |  |
| ʻvent<br>css9                                      | O4: Would health Care difficulties p<br>people from starting a sale busin           |                    |                  |                | >                |                       |                      | >                 |                   |                  | >                |               |                  |          | >          |               |          |          |          |   |          |          |            |               |            | >          |  |
| - 4  | rom starting difficulties n   |                    |                  |                | (no              |                       |                      | (no               |                   |                  | \$no             |               |                  |          | (no        |               |          |          |          |   |          |          |            |               |            | رno\       |  |
|  | Atlead bluovy   | _                  | S                | _              | Don't know       | S                     | Ś                    | Don't know        | _                 | _                | Don't know       | S             | S                | S        | Don't know | _             | S        | S        | S        | _   | ွှ       | Ś        | _          | Ś             | _          | Don't know |  |
|  |   | 8                  | Yes              | Š              | ۵                | Yes                   | Yes                  | ۵                 | 8                 | Š                | ۵                | Yes           | Yes              | Yes      | ۵          | 8             | Yes      | Yes      | Yes      | 2   | Yes      | ×        | 2          | Yes           | Š          | ă          |  |
| i b <sup>əzingo</sup>                              | ED: Are small business interess to started the started for the health care debates. |                    |                  | >              |                  |                       |                      | >                 |                   | >                |                  | >             |                  |          |            |               |          |          |          |   |          |          |            |               | >          | >          |  |
| -,   | the health anterests to   |                    |                  | kno            |                  |                       |                      | S C               |                   | \ou              |                  | \ou           |                  |          |            |               |          |          |          |   |          |          |            |               | ۸          | (no        |  |
|  | 45: Are small bus:-   | _                  | S                | Don't know     |                  | _                     | _                    | Don't know        | _                 | Don't know       | S                | Don't know    | S                | S        | _          | _             | _        | _        | _        | _   |          | _        | _          | _             | Don't know | Don't know |  |
|  |   |                    | Yes              | ۵              |                  | Š                     | Š                    | Ճ                 | Š                 | ۵                | Yes              | ۵             | Yes              | Yes      | Š          | Š             | Š        | Š        | Š        | Z   | 2        | ž        | Š          | Š             | ŏ          | ۵          |  |
|  | ćΩμ <sub>n</sub> ,  |                    |                  |                |                  |                       |                      |                   |                   |                  |                  |               |                  |          |            |               |          |          |          |   |          |          |            |               |            |            |  |
|  | -017 #1100vi .  |                    |                  |                |                  |                       |                      |                   |                   |                  |                  |               |                  |          |            |               |          |          |          |   |          |          |            | , <u>-</u>    |            |            |  |
|  | Concerned About the   |                    |                  |                |                  |                       |                      | Yes               | Yes               | Yes              | Yes              | Yes           | Yes              | Yes      | Yes        | Yes           | Yes      | Yes      | Yes      | \<br>\<br>\<br>\<br>\<br>\<br>\<br>\<br>\<br>\<br>\<br>\<br>\<br>\<br>\<br>\<br>\<br>\<br>\ | Yes      | Χes      | Yes        | Yes           | Yes        | å          |  |
|  | Q2: Concerned About HC?   | Yes                | Yes              | Yes            | Yes              | Yes                   | Yes                  | ≻                 | _                 |                  |                  |               |                  |          |            |               |          |          |          |   |          |          |            |               |            |            |  |
|  |   | Yes                | Yes              | Yes            | Yes              |                       | Yes                  |                   |                   |                  |                  | 0             | 2                |          |            |               | 2        |          |          |   |          |          |            |               |            |            |  |
|  |   | >                  |                  | 1 Yes          |                  |                       |                      |                   |                   |                  |                  | 56-50         | 11-25            | 5-5      | 5-5        | _             | 11-25    | 5-5      | 5-5      | 7.  | 2-2      | 2-5      | 2-5        | _             | 5-5        | 5-5        |  |
|  | Q1: Ном тапу етріоуед?  | 2-5 Y              | 2-5              | ~              | 2-5              | 6-10                  | 2-5                  | 11-25             | 11-25             | 6-10             | 6-10             | - 26-50       | - 11-25          | 7 2-5    | 7 2-5      | _             | 11-25    | 7 2-5    | 7 2-5    | - 2-5   |          |          | - 2-5      | _             | - 2-5      | - 2-5      |  |
|  |   | >                  |                  | MI 1 Yes       |                  |                       |                      |                   |                   |                  |                  | MT 26-50      | MT 11-25         | MT 2-5   | MT 2-5     | MT 1          | MT 11-25 | MT 2-5   | MT 2-5   | MT 2-5  |          |          | MT 2-5     | MT 1          | MT 2-5     | MT 2-5     |  |
|  | Q1: Ном тапу етріоуед?  | 2-5 Y              | 2-5              | ~              | 2-5              | 6-10                  | 2-5                  | 11-25             | 11-25             | 6-10             | 6-10             |               |                  |          |            | MT 1          |          |          |          |   |          |          |            | L TM          |            |            |  |
|  | State<br>Q1: How many employed?   | 2-5 Y              | 2-5              | ~              | 2-5              | MN 6-10               | MN 2-5               | 11-25             | 11-25             | 6-10             | 6-10             |               |                  |          |            | MT 1          |          |          |          |   |          |          |            | MT 1          |            |            |  |
|  | Q1: Ном тапу етріоуед?  | MI 2-5 Y           | MI 2-5           | M<br>L         | MI 2-5           | MN 6-10               | MN 2-5               | MT 11-25          | MT 11-25          | MT 6-10          | MT 6-10          | MT            | MT               | MT       | MT         |               | MT       | MT       | MT       | TM  | I W      | ΕW       | MT         |               | MT         | ΗM         |  |
|  | State<br>Q1: How many employed?   | MI 2-5 Y           | MI 2-5           | M<br>L         | MI 2-5           | MN 6-10               | MN 2-5               | MT 11-25          | MT 11-25          | MT 6-10          | MT 6-10          | MT            | MT               | MT       | MT         |               | MT       | MT       | MT       | TM  | I W      | ΕW       | MT         |               | MT         | ΗM         |  |
|  | State<br>Q1: How many employed?   | 2-5 Y              | 2-5              | ~              | 2-5              | 6-10                  | 2-5                  | 11-25             | 11-25             | 6-10             | 6-10             |               |                  |          |            | Missoula MT 1 |          |          |          |   | I W      | ΕW       |            | Missoula MT 1 |            |            |  |
|  | City<br>State<br>City   | Ann Arbor MI 2-5 Y | Ann Arbor MI 2-5 | Ann Arbor MI 1 | Ann Arbor MI 2-5 | Taylors Falls MN 6-10 | Taylors Falls MN 2-5 | Missoula MT 11-25 | Missoula MT 11-25 | Missoula MT 6-10 | Missoula MT 6-10 | Missoula      | Misosula         | Missoula | Missoula   | Missoula      | Missoula | Misosula | Missoula | Missoula  | Missoula | Missoula | Missoula   | Missoula      | Missoula   | Missoula   |  |
|  | State<br>Q1: How many employed?   | MI 2-5 Y           | MI 2-5           | M<br>L         | MI 2-5           | MN 6-10               | MN 2-5               | MT 11-25          | MT 11-25          | MT 6-10          | MT 6-10          | MT            | MT               | MT       | MT         |               | MT       | MT       | MT       | Missoula  | Missoula | Missoula | MT         |               | MT         | ΗM         |  |

|  | Q11: Do You Wish You could prop<br>to Your employees   |            |            |            |            |          |            |                |               |            |               |               |             |             |          |          |             |              |             |            |            |            |                  |            |          |  |
|--|--|------------|------------|------------|------------|----------|------------|----------------|---------------|------------|---------------|---------------|-------------|-------------|----------|----------|-------------|--------------|-------------|------------|------------|------------|------------------|------------|----------|--|
|  | QII: Do You were   | Yes        |            | Yes        | Yes        | Yes      | Yes        |                | Yes           |            |               |               | Yes         | 2           | Yes      | Yes      | Yes         | 2            | Yes         | Yes        | 2          | 2          |                  | Yes        | Yes      |  |
|  | Other  |            |            | >          | >          | >        | >          |                | >             |            |               |               | >           | _           | >        | >        | >           |              | >           |            | _          |            |                  | >          | >        |  |
| LLC: Winy do you choos<br>not to offer coverage? | ·dsa.  | ×          | ×          |            |            |          |            |                |               |            |               |               |             |             |          |          |             | ×            |             | ×          |            | ×          |                  |            |          |  |
| o you  | Don't need<br>Not Beed   | ×          |            |            |            |          |            |                |               |            |               |               |             |             |          |          | .,          |              |             |            |            |            |                  |            |          |  |
| o offe   | Compl.   |            |            | ×          |            | ×        |            |                |               |            |               |               |             |             | ×        |          | ×           |              |             |            | ×          |            |                  |            | ×        |  |
| utu: wny do you choose<br>not to offer coverage? | Expensive<br>Not EN  |            |            | ×          | ×          |          | ×          |                |               |            |               |               |             |             |          |          |             |              | ×           |            |            |            |                  |            |          |  |
| JSB4 -   |  | ×          |            |            |            | ×        | ×          |                |               |            |               |               | ×           | ×           | ×        | ×        | ×           |              |             |            |            |            |                  | ×          | ×        |  |
| the n  | Q9: Have You changed insurers i:<br>Year?  |            |            |            |            |          |            |                |               |            |               |               |             |             |          |          |             |              |             |            |            |            |                  |            |          |  |
|  | . NAVE YOU Changed .   |            |            |            |            |          |            | S              | _             | _          | _             | _             |             |             |          |          |             |              |             |            |            |            | S                |            |          |  |
|  | .ep  |            |            |            |            |          |            | Yes            | Š             | ž          | ž             | Š             |             |             |          |          |             |              |             |            |            |            | Yes              |            |          |  |
|  | ;s <sub>150</sub>  |            |            |            |            |          |            |                |               |            | _             | _             |             |             |          |          |             |              |             |            |            |            | me               |            |          |  |
| O Vear are                                       | Q8: How predictable from year t<br>Your health care costs:   |            |            |            |            |          |            |                |               |            | Vary somewhat | what          |             |             |          |          |             |              |             |            |            |            | Roughly the same |            |          |  |
|  | ov mo <sup>nt</sup> elabictable from ve  |            |            |            |            |          |            | WOL            | ŏ             | ŏ          | me            | me            |             |             |          |          |             |              |             |            |            |            | / the            |            |          |  |
|  | Q8: How pro-1.   |            |            |            |            |          |            | Don't know     | /al           | /al        | y so          | y so          |             |             |          |          |             |              |             |            |            |            | ghly             |            |          |  |
|  |  |            |            |            |            |          |            | Don            | Vary a lot    | Vary a lot | Var           | Vary somewhat |             |             |          |          |             |              |             |            |            |            | Rou              |            |          |  |
| 20   |  |            |            |            |            |          |            | -              |               |            |               |               |             |             |          |          |             |              |             |            |            |            |                  |            |          |  |
| r the past                                       | Q7: H <sub>ave</sub> vour costs gone up ove  |            |            |            |            |          |            |                |               |            |               |               |             |             |          |          |             |              |             |            |            |            |                  |            |          |  |
|  | Vour costs gone  |            |            |            |            |          |            |                |               |            |               |               |             |             |          |          |             |              |             |            |            |            |                  |            |          |  |
|  | Q7: Have   |            |            |            |            |          |            | Yes            | Yes           | Yes        | Yes           | Yes           |             |             |          |          |             |              |             |            |            |            | Yes              |            |          |  |
|  |  |            |            |            |            |          |            | ۶              | ۶             | ۶          | ×             | ۶             |             |             |          |          |             |              |             |            |            |            | ۶                |            |          |  |
|  | Other  |            |            |            |            |          |            | ×              |               |            |               |               |             |             |          |          |             |              |             |            |            |            |                  |            |          |  |
| offer coverage?                                  | $_{lod}$   |            |            |            |            |          |            |                |               |            |               |               |             |             |          |          |             |              |             |            |            |            |                  |            |          |  |
| er cov   | Resp.  |            |            |            |            |          |            |                |               |            |               |               |             |             |          |          |             |              |             |            |            |            |                  |            |          |  |
| ue: wny do you choose to<br>offer coverage?      | Attract  |            |            |            |            |          |            |                | ×             |            |               | ×             |             |             |          |          |             |              |             |            |            |            | ×                |            |          |  |
|  |  |            |            |            |            |          |            |                |               | ×          | ×             | ×             |             |             |          |          |             |              |             |            |            |            | ×                |            |          |  |
| C  | Q5: Do you provide health care:  | _          | _          | _          | _          | _        | _          | Š              | Š             | Š          | õ             | δi            | _           | _           | _        | _        | _           | _            | _           | _          | _          | _          | δi               | _          | _        |  |
|  | Q5: Do   | Š          | Š          | Š          | Š          | Š        | Š          | Yes            | Yes           | Yes        | Yes           | Yes           | Š           | Š           | Š        | Š        | Š           | Š            | Š           | Š          | Š          | Š          | Yes              | Š          | Š        |  |
| siness<br>Serit                                  | people from starting a sufficultie<br>people from starting a sufficultie   |            | _          | _          | _          |          |            |                |               |            |               |               | _           |             |          |          |             |              |             | _          | _          | _          |                  |            |          |  |
| . Aevrid 2                                       | e diflicultie a starting a se difficultie  |            | nov        | now        | now        |          |            |                |               |            |               |               | now         |             |          |          |             |              |             | now        | now        | now        |                  |            |          |  |
|  | 04: Would health Care difficultie<br>people from starting a sinall bu  | 'n         | Don't know | Don't know | Don't know |          | (O         |                | (O            | (O         |               | (O            | Don't know  |             | 'n       | 'n       |             | (O           | (O          | Don't know | Don't know | Don't know | (O               |            | 'n       |  |
|  | Q4: N/S  | Yes        | Dor        | Do         | Dor        | 2        | Yes        | 2              | Yes           | Yes        | 2             | Yes           | Dor         | 2           | Yes      | Yes      | 2           | Yes          | Yes         | Dor        | Dor        | Dor        | Yes              | 2          | Yes      |  |
| p <sub>əzırıs</sub> ¿ə                           | C3: Are small business interessistics of the state of the | _          | _          | _          | _          |          |            |                |               | _          |               |               |             |             |          |          |             |              |             |            | _          | _          | _                |            |          |  |
| reco <sub>en</sub> .                             | the health care  | Don't know | Don't know | Don't know | Don't know |          | now        |                |               | Don't know |               | Don't know    |             |             |          |          |             |              |             |            | Don't know | Don't know | Don't know       | MOL        |          |  |
|  | . Sagiisnd liems 910   | n't k      | n't k      | n't k      | n't k      |          | Don't know |                | (O            | ∩t k       | (O            | ∩'t k         | 10          | m           |          |          |             |              | (O          | (O         | n't k      | n't k      | n't k            | don't know |          |  |
|  | Q3: Ar-  | õ          | Dol        | Dol        | Dol        | Š        | Dol        | å              | Yes           | ρŌ         | Yes           | Do            | Yes         | Yes         | 8        | Š        | Š           | 2            | Yes         | Yes        | Dol        | Dol        | Do               | dor        |          |  |
|  | ćΩμ <sub>α</sub>   |            |            |            |            |          |            |                |               |            |               |               |             |             |          |          |             |              |             | <u>×</u>   |            |            |                  |            |          |  |
|  | Q2: Concerned About HC?  |            |            |            |            |          |            |                |               |            |               |               |             |             |          |          |             |              |             | t knc      |            |            |                  |            |          |  |
|  |  | Yes        | 9          | Yes        | Yes        | Yes      | Yes        | Yes            | Yes           | Yes        | Yes           | Yes           | Yes         | Yes         | Yes      | Yes      | Yes         | Yes          | Yes         | Don't know | Yes        | ٥<br>N     | Yes              | Yes        | Yes      |  |
|  | ćp <sub>ekora</sub> .  | _          | ~          | >          | >          | >        | >          | >              | >             |            | >             | >             | >           | _           | _        | _        | >           |              | >           |            | >          | _          |                  | >          |          |  |
|  | Q1: How many employed?   | ιċ         | rὸ         | rὸ         | ιÒ         | rÒ       | rὸ         | <del>20+</del> | rὸ            | 11-25      | 6-10          | 2-5           |             | 6-10        | ιĊ       |          | 6-10        | 11-25        | 2-5         | ιÒ         | ιĊ         |            | 26-50            | 2-5        | 26-50    |  |
|  |  | 2-5        | 2-2        | 2-5        | 2-5        | 2-5      | 2-5        | 2(             | 2-5           | -          | 9             | -5            | _           | 9           | 2-2      | _        | 9           | -            | -5          | 2-5        | 2-5        | _          | 26               | -5         | 26       |  |
|  | State  | $\vdash$ M | Ψ          | LΜ         | $\vdash$   | $\vdash$ | M          | 2              | 2             | 2          | 2             | 2             | 2           | 2           | 2        | 2        | 2           | 2            | 2           | S          | 2          | 2          | 돌                | 풀          | Ξ        |  |
|  |  |            |            |            |            |          |            |                |               |            |               |               |             |             |          |          |             |              |             |            |            |            |                  |            |          |  |
|  |  |            |            |            |            |          |            |                | Ë             |            |               |               |             |             |          |          |             | V            |             |            |            |            |                  |            |          |  |
|  | City   |            |            |            |            |          |            |                | Winston-Salem |            | ≡             | ۸.            | ≡           | <u>.s</u>   |          |          | ≡           | Blowing Rock | ≡           |            | _          |            |                  |            |          |  |
|  |  | ula        | xula       | Jula       | yula       | vula     | xula       | Ф              | ton-          | oro        | E<br>E        | ville         | e<br>H      | S           | 000      |          | e<br>H      | ng           | e<br>H      | oro        | Into       | Φ          | ⊑                | ord        | ord      |  |
|  |  | Missoula   | Missoula   | Missoula   | Missoula   | Missoula | Missoula   | Boone          | /ins          | Carrboro   | Chapel Hill   | Lewisville    | Chapel Hill | Valle Cruis | Carrboro | King     | Chapel Hill | lowi         | Chapel Hill | Carrboro   | Lincolnton | Boone      | Salem            | Concord    | Concord  |  |
|  |  | 2          | 2          | 2          | 2          | 2        | 2          | В              | >             | O          | O             | آ             | O           | >           | S        | ᅩ        | O           | В            | O           | O          |            | В          | ഗ                | O          | O        |  |
|  |  |            |            |            |            |          |            |                |               |            |               |               |             |             |          |          |             |              |             |            |            |            |                  |            |          |  |
|  | ∂ш <sub>ры ⊶</sub>   | SSé        | SS         | SS         | SS         | SS       | SS         | SSS            | SS            | SS         | SS            | SS            | SS          | SSS         | SSS      | SSS      | SS          | SSE          | SS          | SS         | SS         | SS         | SS               | SS         | SS       |  |
|  | <sub>əmeN</sub> ssənisu8   | Business   | Business   | Business   | Business   | Business | Business   | Business       | Business      | Business   | Business      | Business      | Business    | Business    | Business | Business | Business    | Business     | Business    | Business   | Business   | Business   | Business         | Business   | Business |  |

|                          | Q11: Do You Wish you could provide heald<br>to your employees?   |                  |            |               |            |            | Don't know     |               |               |               |                        |          |            |                  |                |            |            |            |            |            |            |            |               |               | Don't know |  |
|--------------------------|--|------------------|------------|---------------|------------|------------|----------------|---------------|---------------|---------------|------------------------|----------|------------|------------------|----------------|------------|------------|------------|------------|------------|------------|------------|---------------|---------------|------------|--|
|                          | 011:00   |                  |            |               | Yes        | 8          | Don            |               |               |               | Yes                    | 9        | Yes        |                  | Yes            |            |            | Yes        | Yes        |            |            | Yes        |               |               | Don'       |  |
| e co                     | Other  |                  |            |               | ×          | ×          |                |               |               |               |                        |          |            |                  |                |            |            |            |            |            |            |            |               |               |            |  |
| CIO. willy do you choose | L. Xpensive  Complicated  Don't need  Not Resp.  |                  |            |               |            |            |                |               |               |               | ×                      |          |            |                  |                |            |            |            |            |            |            |            |               |               |            |  |
| CTO. WIL                 | F.'  |                  |            |               | ×          |            | ×              |               |               |               | ×                      | ×        |            |                  |                |            |            |            |            |            |            |            |               |               | ×          |  |
| 1                        | Q9: H <sub>ave</sub> you changed insurers in the p <sub>ass</sub>  |                  |            |               |            |            |                |               |               |               |                        |          |            |                  |                |            |            |            |            |            |            |            |               |               |            |  |
|                          | Q9: Have you cho   | g                | g          | Yes           | 8          |            |                | Š             | Š             | Š             |                        |          | 8<br>N     | 8                | 8<br>N         | 8          | 8<br>N     | Yes        | Š          | Yes        | Š          | Yes        | Š             | g             |            |  |
|                          | Q8: How predictable from year to year arg  | Roughly the same | Vary a lot | Vary somewhat | Vary a lot |            |                | Vary somewhat | Vary somewhat | Vary somewhat |                        |          | Don't know | Roughly the same | Vary a lot     | Vary a lot | Vary a lot | Vary a lot | Vary a lot | Vary a lot | Vary a lot | Vary a lot | Vary somewhat | Vary somewhat |            |  |
| 1                        | Q7: H <sub>ave</sub> your <sup>costs</sup> gone up o <sub>ve</sub> r the <sub>pas</sub>  |                  |            |               |            |            |                |               |               |               |                        |          |            |                  |                |            |            |            |            |            |            |            |               |               |            |  |
|                          | TOON DAVEN : TO  | Yes              | Yes        | Yes           | Yes        |            |                | Yes           | Yes           | Yes           |                        |          | Yes        | Yes              | Yes            | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes           | Yes           |            |  |
| מ שנטי                   | Other  | ×                | ×          |               |            |            |                |               |               |               |                        |          |            |                  |                |            |            | ×          |            |            | ×          | ×          |               | ×             |            |  |
|                          | Product  |                  |            |               |            |            |                |               |               |               |                        |          |            | V                | _              |            |            |            |            | V          |            |            |               |               |            |  |
| א מס אָר                 | .qs9A  | ×                | ×          |               |            |            |                | ×             | ×             |               |                        |          | ×          | ×                | ×              | ×          | ×          |            | ×          | ×          |            |            |               |               |            |  |
| ر wny do you choose to   | Attract  | ×                | ×          | ×             |            |            |                | ×             | ×             | ×             |                        |          | ×          |                  | •              | ×          |            | ×          |            | ×          |            |            | ×             |               |            |  |
|                          |  | . •              |            | .,            |            |            |                |               |               | . •           |                        |          |            |                  |                |            |            | .,         |            | .,         |            |            | . •           |               |            |  |
|                          | Q5: Do you provide health care?  | Yes              | Yes        | Yes           | 9<br>N     | 9<br>N     | N <sub>o</sub> | Yes           | Yes           | Yes           | ٩<br>۷                 | ٩<br>۷   | Yes        | Yes              | Yes            | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes           | Yes           | 9<br>N     |  |
|                          | to.  |                  |            |               |            | _          |                |               | ·             | •             |                        |          |            |                  |                |            |            | ·          | •          |            |            |            | ·             |               |            |  |
|                          | people from starting a difficulties prvent<br>seople from starting a sinall business?  |                  |            |               |            |            | wor            |               |               | Mon           |                        |          |            |                  |                |            |            |            |            |            | MON        |            |               |               |            |  |
|                          | Q4: W.   | Yes              | Yes        | Yes           | Yes        | Yes        | don't know     | 8             | Yes           | Don't know    | 8                      | Yes      | Yes        | 8                | 8              | Yes        | Yes        | Yes        | Yes        | Yes        | Don't know | 8          | Yes           | Yes           | Yes        |  |
| p,                       | ealedab ales no  |                  |            | >             |            | >          | _              |               |               | >             |                        |          | >          | >                |                |            | >          | >          |            |            |            |            |               |               |            |  |
|                          | the health and the sects the section of the section |                  |            | kno           |            | knov       | knov           |               |               | knov          |                        |          | knov       | knov             |                |            | knov       | knov       |            |            |            |            |               |               |            |  |
|                          | Q3: Are small business interests recognise<br>the health care debates estedebates  | 2                | 8          | Don't know    | Yes        | Don't know | don't know     | Yes           | 8<br>N        | Don't know    | 8<br>N                 | 8<br>N   | Don't know | Don't know       | N <sub>o</sub> | 8<br>N     | Don't know | Don't know |            | 8<br>N     | 8<br>N     | 8<br>N     | 8             | 8<br>N        | Yes        |  |
|                          | ćOH Inour  |                  |            |               |            |            |                |               |               |               |                        |          |            |                  |                |            |            |            |            |            |            |            |               |               |            |  |
|                          | Q2: C <sub>oncerned About</sub> H <sub>C?</sub>  | Yes              | Yes        | Yes           | Yes        | S<br>N     | Yes            | Yes           | Yes           | Yes           | Yes                    | Yes      | Yes        | 8<br>2           | Yes            | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes           | Yes           | Yes        |  |
|                          | Q1: How many employed?   | 11-25            | 11-25      | 26 - 50       | 2-5        | 6-10       | 2-5            | 11-25         | 2-5           | 11-25         | 2-5                    | 2-5      | 6-10       | _                | 2-5            | 2-5        | 6-10       | 6-10       | 2-5        | 11-25      | _          | _          | 2-5           | 6-10          | 2-5        |  |
|                          | <sub>916</sub> 12  | 돌                | Ξ          | Ξ             | Ξ          | Ξ          | 풀              | 3             | 3             | 3             | 3                      | 3        | ¥          | ž                | ¥              | ž          | ž          | ž          | ¥          | ž          | ž          | ž          | ž             | ž             | ž          |  |
|                          |  |                  |            |               |            |            |                |               |               |               | Heights                |          |            |                  |                |            |            |            |            |            |            |            |               |               |            |  |
|                          | City   | Portsmouth       | Concord    | Concord       | Tiliom     | Concord    | Concord        | Princeton     | Warren        | Neptune       | Spring Lake Heights NJ | Sea Girt | Ithaca     | Suffern          | Suffern        | Colston    | Bronxville | New York   | Syosset    | Copiague   | New York   | Brooklyn   | Suffern       | Syosset       | Suffern    |  |
|                          | əm <sub>EN ssə</sub> nisu <sup>8</sup>   | Business         | Business   | Business      | Business   | Business   | Business       | Business      | Business      | Business      | Business               | Business | Business   | Business         | Business       | Business   | Business   | Business   | Business   | Business   | Business   | Business   | Business      | Business      | Business   |  |

|  | Q11: Do You wish you could provid<br>to Your employees;  |        |        |            |            |                    |                  |                 |                  |                  |                     | Don't know         |                  |                   |                   |                   |                  |                  |                  |                  |                  |                   |                   |                   |                   |  |
|--|--|--------|--------|------------|------------|--------------------|------------------|-----------------|------------------|------------------|---------------------|--------------------|------------------|-------------------|-------------------|-------------------|------------------|------------------|------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|--|
|  | QII: Do you wish yo  | Yes    | Š      | Yes        | Ş          | Ś                  | Š                | 0               | Yes              | S                | S                   | on't k             | S                |                   | Yes               | Yes               | Yes              | Yes              | Yes              | Yes              | Yes              |                   | Yes               |                   |                   |  |
|  | Other  | ۶      | Yes    | ×          | Yes        | Yes                | Yes              | 8               | ۶                | Yes              | Yes                 | ŏ                  | Yes              |                   | ۶                 | ×                 | ×                | ×                | ۶                | ×                | ۶                |                   | ×                 |                   |                   |  |
| Q10: Why do you choose<br>not to offer coverage? | 'dsau  |        |        | ×          |            |                    |                  |                 | ×                | ×                | ×                   |                    |                  |                   |                   |                   |                  |                  |                  |                  |                  |                   |                   |                   |                   |  |
| 310: Why do you choose<br>not to offer coverage? | Don't need<br>Not Reed   |        |        |            |            |                    |                  | ×               | ×                |                  |                     | ×                  |                  |                   |                   |                   |                  | ×                |                  |                  |                  |                   |                   |                   |                   |  |
| Why o  | Compr. Compr.  |        |        |            |            |                    |                  |                 |                  |                  |                     | ^                  |                  |                   |                   |                   | ×                | ×                | ×                |                  |                  |                   |                   |                   |                   |  |
| Q10:<br>not                                      | Expo   |        | ×      | ×          | ×          | ×                  | ×                |                 | ×                |                  | ×                   |                    | ×                |                   |                   | ×                 | ×                | ×                | ×                | ×                | ×                |                   |                   |                   |                   |  |
| ased au  | Tur. ĆIPar   |        | ^      |            | ^          | ^                  | ^                |                 | ^                |                  |                     |                    |                  |                   |                   |                   | ^                |                  |                  | ^                | ^                |                   |                   |                   |                   |  |
| •  | rai syanusui baganan bara  |        |        |            |            |                    |                  |                 |                  |                  |                     |                    |                  |                   |                   |                   |                  |                  |                  |                  |                  |                   |                   |                   |                   |  |
|  | Q9: <sup>Have</sup> you changed insurers in t<br>Vear?   |        |        |            |            |                    |                  |                 |                  |                  |                     | 8                  |                  | 8                 | Yes               |                   |                  |                  |                  |                  |                  | 8                 | Yes               | 8                 | 8                 |  |
|  |  |        |        |            |            |                    |                  |                 |                  |                  |                     |                    |                  |                   |                   |                   |                  |                  |                  |                  |                  | ЭС                | ЭС                | ЭС                |                   |  |
| Pear are   | Q8: How predictable from year to y<br>Your health care costs?  |        |        |            |            |                    |                  |                 |                  |                  |                     |                    |                  | Roughly the same  |                   |                   |                  |                  |                  |                  |                  | Roughly the same  | Roughly the same  | Roughly the same  | Roughly the same  |  |
|  | Vour healctable from year  |        |        |            |            |                    |                  |                 |                  |                  |                     | ΜOΓ                |                  | y the             | Ħ                 |                   |                  |                  |                  |                  |                  | y the             | y the             | y the             | y the             |  |
|  | Q8: How pre  |        |        |            |            |                    |                  |                 |                  |                  |                     | Don't know         |                  | ildgn             | Vary a lot        |                   |                  |                  |                  |                  |                  | Jugh              | Jugh              | Jugh              | Jugh              |  |
|  |  |        |        |            |            |                    |                  |                 |                  |                  |                     | δ                  |                  | Ro                | Var               |                   |                  |                  |                  |                  |                  | Rol               | Rol               | Ro                | Ro                |  |
| tsed 911   | i.e. i.le.   |        |        |            |            |                    |                  |                 |                  |                  |                     |                    |                  |                   |                   |                   |                  |                  |                  |                  |                  |                   |                   |                   |                   |  |
| -4,  | Q7: H <sub>ave</sub> Your <sub>Costs</sub> gone up <sub>Over I</sub>   |        |        |            |            |                    |                  |                 |                  |                  |                     |                    |                  |                   |                   |                   |                  |                  |                  |                  |                  |                   | WOL               |                   |                   |  |
|  | U7: Have Your Cost   |        |        |            |            |                    |                  |                 |                  |                  |                     |                    |                  |                   | "                 |                   |                  |                  |                  |                  |                  | "                 | Don't know        |                   | "                 |  |
|  |  |        |        |            |            |                    |                  |                 |                  |                  |                     | ž                  |                  | ž                 | Yes               |                   |                  |                  |                  |                  |                  | Yes               | ō                 | Š                 | Yes               |  |
| oose to  | Other  |        |        |            |            |                    |                  |                 |                  |                  |                     |                    |                  |                   |                   |                   |                  |                  |                  |                  |                  |                   | ×                 | ×                 |                   |  |
| Nhy do you choo<br>offer coverage?               | Product  |        |        |            |            |                    |                  |                 |                  |                  |                     |                    |                  |                   | ×                 |                   |                  |                  |                  |                  |                  |                   |                   | ×                 |                   |  |
| hy do .<br>iffer co                              | .Aesp.   |        |        |            |            |                    |                  |                 |                  |                  |                     |                    |                  | ×                 | ×                 |                   |                  |                  |                  |                  |                  |                   |                   |                   | ×                 |  |
| Q6: Why do you choose to<br>offer coverage?      | Attract  |        |        |            |            |                    |                  |                 |                  |                  |                     |                    |                  |                   | ×                 |                   |                  |                  |                  |                  |                  | ×                 |                   |                   |                   |  |
|  |  |        |        |            |            |                    |                  |                 |                  |                  |                     |                    |                  |                   |                   |                   |                  |                  |                  |                  |                  |                   |                   |                   |                   |  |
|  | Q5: Do you provide health care?  | 8<br>N | 8<br>N | 8<br>N     | 8          | 8<br>N             | ٩<br>N           | 9<br>N          | 9<br>N           | 8<br>N           | 8                   | 8<br>N             | 8                | Yes               | Yes               | 8<br>N            | 9<br>N           | ٥<br>ک           | 8<br>N           | 8<br>N           | ٩<br>N           | Yes               | Yes               | Yes               | Yes               |  |
| ćssə <sub>(</sub>                                |  |        | _      | _          | _          | _                  | _                | _               | _                | _                | _                   | _                  | _                |                   |                   | _                 | _                | _                | _                | _                | _                |                   |                   |                   |                   |  |
| <sub>J</sub> n9V10                               | y seitlusing a gnitriets in-   |        |        | ΜO         | ΜO         |                    |                  |                 |                  |                  |                     |                    |                  |                   |                   |                   |                  |                  |                  |                  |                  |                   |                   | ΜO                |                   |  |
|  | people from care difes   |        |        | Don't know | Don't know |                    |                  |                 |                  |                  |                     |                    |                  |                   |                   |                   |                  |                  |                  |                  |                  |                   |                   | Don't know        |                   |  |
|  | Q4: M.   | Yes    | Yes    | Do         | Do         | Yes                | Yes              | Yes             | 2                | 2                | Yes                 | Yes                | 8                | Yes               | Yes               | Yes               | Yes              | 8                | Yes              | Yes              | Yes              | Yes               | 2                 | Do                | 8                 |  |
| li p <sub>əziuan</sub>                           | ED: Are small business interessing the strong size regions of the health case debates for the strong |        |        |            |            |                    | >                |                 | >                |                  |                     | >                  | >                |                   |                   |                   |                  |                  |                  |                  |                  |                   |                   | >                 | >                 |  |
|  | an strenger interests interests re-  |        |        |            |            |                    | knov             |                 | knov             |                  |                     | knov               | knov             |                   |                   |                   |                  |                  |                  |                  |                  |                   |                   | knov              | knov              |  |
|  | Q3: Are small busis  | Yes    | 0      | 0          | 0          | 0                  | Don't know       | ٩               | Don't know       | Yes              | ٩                   | Don't know         | Don't know       | Yes               | Yes               | Yes               | 9<br>N           | 0                | 0                | 9<br>N           | 9                | Yes               | 0                 | Don't know        | Don't know        |  |
|  |  |        | Š      | Š          | Š          | Š                  |                  | Z               | Δ                | >                | Z                   |                    | Ω                | >                 | >                 | >                 | Z                | Š                | Š                | Z                | Z                | >                 | Š                 |                   | Δ                 |  |
|  | ed About HC?   |        |        |            |            |                    |                  |                 |                  |                  |                     | \on                |                  |                   |                   |                   |                  |                  |                  |                  |                  |                   |                   |                   |                   |  |
|  | Q2: Concerned About HC?  | Yes    | Yes    | Yes        | Yes        | Yes                | Yes              | 0               | Yes              | Yes              | Yes                 | Don't know         | Yes              | Yes               | Yes               | Yes               | Yes              |                  | Yes              | Yes              | Yes              | Yes               | Yes               | 0                 | Yes               |  |
|  |  | ×      | ×      | ×          | ×          | ×                  | ×                | 8               | ×                | ×                | ۶                   | Δ                  | ×                | ×                 | ×                 | ×                 | ×                |                  | ×                | ×                | ×                | ×                 | ×                 | Š                 |                   |  |
|  |  |        | 26-50  | 6-10       |            | rΌ                 | rÒ               | 2-5             | rÒ               | rΌ               |                     |                    | rÒ               | 6-10              | rΌ                | rΌ                | rΌ               | rΌ               | rΌ               | rΌ               | ιÒ               | 11-25             | 2-5               | 11-25             | 26-50             |  |
|  | -, avoldma ynem wor .  | u,     | 26     | 9          | ~          | 2-5                | 2-5              | -5              | 2-2              | 2-5              | _                   | ~                  | 2-2              | 9                 | 2-5               | 2-2               | 2-2              | 2-2              | 2-5              | 2-2              | 2-5              |                   | -5                | <del>-</del>      |                   |  |
|  | Q1: How many employed?   | 2-5    |        |            | ž          | ž                  | ž                | ž               | ž                | ž                | ž                   | ž                  | ž                | ž                 | ≥                 | ž                 | ž                | ž                | ž                | ž                | ž                | OR                | OR                | N<br>R            | A <sub>R</sub>    |  |
|  | State<br>Q1: How many employer   | NY 2-5 | ž      | ž          | _          |                    |                  |                 |                  |                  |                     |                    |                  |                   |                   |                   |                  |                  |                  |                  |                  |                   |                   |                   |                   |  |
|  |  | ž      |        | Ž          | _          |                    |                  |                 |                  |                  |                     |                    |                  |                   |                   |                   |                  |                  |                  |                  |                  |                   |                   |                   |                   |  |
|  | <sub>9</sub> 1618  | ž      |        | ž          | _          |                    |                  |                 |                  |                  |                     |                    |                  |                   |                   |                   |                  |                  |                  |                  |                  |                   |                   |                   |                   |  |
|  |  | ž      |        |            |            | ωe                 | _                | •               | Š                | _                | ille                | ew                 | *                | ork               | ork               | ork               | _                | _                | _                | _                | *                | ō                 | ō                 | ō                 | ō                 |  |
|  | <sub>9</sub> 1618  | ž      | Ż      |            |            | inview             | ffern            | xedo            | nkers            | richo            | onxville            | inview             | osset            | w York            | w York            | w York            | ester            | ffern            | ester            | ester            | osset            | rtland            | rtland            | rtland            | rtland            |  |
|  | <sub>9</sub> 1618  |        |        | Beacon     | Suffern    | Plainview          | Suffern          | Tuxedo          | Yonkers          | Jericho          | Bronxville          | Plainview          | Syosset          | New York          | New York          | New York          | Chester          | Suffern          | Chester          | Chester          | Syosset          | Portland          | Portland          | Portland          | Portland          |  |
|  | <sub>9</sub> 1618  | ž      | Ż      |            |            | Business Plainview | Business Suffern | Business Tuxedo | Business Yonkers | Business Jericho | Business Bronxville | Business Plainview | Business Syosset | Business New York | Business New York | Business New York | Business Chester | Business Suffern | Business Chester | Business Chester | Business Syosset | Business Portland | Business Portland | Business Portland | Business Portland |  |

| 9 6   | Q11: Do You Wish You could provide<br>to Your employees?                     |                |               |               |               |          |             |            |            |            | now        |               |          |            |            |            |                  |            |                |          |          |            |            |               |                 |   |
|---|--|----------------|---------------|---------------|---------------|----------|-------------|------------|------------|------------|------------|---------------|----------|------------|------------|------------|------------------|------------|----------------|----------|----------|------------|------------|---------------|-----------------|---|
|   | OII: Do you wish year  |                |               |               |               | 0        | Yes         | Yes        | Yes        | Yes        | Don't know | Yes           | Yes      | Yes        | Yes        | Yes        |                  |            |                | 0        | 0        |            |            |               |                 |   |
|   | Other  |                |               |               |               | 8        |             | ۶          | ۶          |            | Δ          | χ             |          |            |            | ۶          |                  |            |                | 8        | 8        |            |            |               |                 |   |
| Q.T.U.: Why do you choose<br>not to offer coverage? | 'dsay  |                |               |               |               |          | ×           |            |            | ×          |            |               | ×        | ×          | ×          |            |                  |            |                |          |          |            |            |               |                 |   |
| fer cov   | Soinplicated Don't need Not peed   |                |               |               |               |          |             |            | ×          |            |            | ×             |          |            |            |            |                  |            |                |          | ×        |            |            |               |                 |   |
| ot to o   | Expensive<br>Complicated<br>Controlled Employees                             |                |               |               |               | ×        | ×           | ×          | ×          |            | ×          | ×             |          |            |            |            |                  |            |                | ×        |          |            |            |               |                 |   |
| בים ב   | Expo   |                |               |               |               |          | ×           | ×          | ×          | ×          | ×          |               |          |            |            |            |                  |            |                |          |          |            |            |               |                 |   |
| тэги әү   | Q9: Have You changed insurers in the Year?                                   |                |               |               |               |          |             |            |            |            |            |               |          |            |            |            |                  |            |                |          |          |            |            |               |                 |   |
|   | . озивы пом <sub>Эмен</sub> :60  | Yes            | 2             | 2             | 2             |          |             |            |            |            |            | 2             |          |            |            |            | 2                | Yes        | Yes            |          |          | 2          | 2          | 2             | Yes             | , |
|   |  | >              | _             | _             | _             |          |             |            |            |            |            | 2             |          |            |            |            |                  | >          | >              |          |          | 2          | _          | 2             | >               | , |
|   | Q8: How predictable from year to y<br>Your health care costs ?               | Vary a lot     | Vary somewhat | Vary somewhat | Vary somewhat |          |             |            |            |            |            | Vary somewhat |          |            |            |            | Roughly the same | Vary a lot | Vary somewhat  |          |          | don't know | Vary a lot | Vary somewhat | Vary somewhat   |   |
| 1sed əy.  | Neglj - cl.  |                |               |               |               |          |             |            |            |            |            |               |          |            |            |            |                  |            |                |          |          |            |            |               |                 |   |
| ,   | Q7: H <sub>ave</sub> Your costs gone up over <sub>t.</sub><br>الاجماعة       |                |               |               |               |          |             |            |            |            |            | Don't know    |          |            |            |            |                  |            |                |          |          | now        |            |               |                 |   |
|   | QV: Have you   | Yes            | Yes           | Yes           | Yes           |          |             |            |            |            |            | on't l        |          |            |            |            | 2                | Yes        | Yes            |          |          | don't know | Yes        | Yes           | Yes             |   |
|   | Other  | >              | >             | >             | >             |          |             |            |            |            |            |               |          |            |            |            | 2                | >          | >              |          |          | ס          | >          | >             | >               |   |
| rage?   | Produc <sub>t</sub>  |                |               |               |               |          |             |            |            |            |            |               |          |            |            |            |                  |            |                |          |          |            |            |               |                 |   |
| offer coverage?                                     | Resp.  | ×              |               | ×             | ×             |          |             |            |            |            |            |               |          |            |            |            | ×                | ×          |                |          |          | ×          | ×          | ×             | ×               |   |
| offer coverage?                                     | Attract  | ×              | ×             | ×             | ×             |          |             |            |            |            |            |               |          |            |            |            |                  | ×          | ×              |          |          | ×          | ×          | ×             | ×               |   |
| ,   |  | ×              |               | ×             | ×             |          |             |            |            |            |            |               |          |            |            |            | ×                | ×          | ×              |          |          |            | ×          | ×             | ×               |   |
|   | Q5: Do you provide health care?  | Yes            | Yes           | Yes           | Yes           | 8<br>N   | 8<br>N      | 9<br>N     | ٩<br>N     | ٩<br>N     | 8<br>N     | 8<br>N        | 8<br>N   | ٥<br>گ     | ٥<br>N     |            | Yes              | Yes        | Yes            | 9<br>N   | ٩<br>N   | Yes        | Yes        | Yes           | Yes             | ; |
| ċssə,   |  |                |               |               |               |          |             |            |            |            |            |               |          |            |            |            |                  |            |                |          |          |            |            |               |                 |   |
| <sup>+υ</sup> Θνι(                                  | 04: Would health Care difficulties g<br>g eople from starting a sanall busin |                | Don't know    |               |               |          |             |            |            |            | Don't know |               |          | Don't know |            | Don't know |                  |            | Don't know     |          |          |            |            |               |                 |   |
|   | At Would health  | Yes            | on't k        | Yes           | 8             | 9<br>2   | Yes         | Yes        | Yes        | 9          | on't k     | Yes           | Yes      | on't k     | Yes        | on't k     | 8<br>8           | 0          | on't k         | 8        | 2        | Yes        | Yes        | Yes           | Yes             |   |
| D2-   | ć∂lego   | >              | Δ             | >             | Z             | Z        | >           | >          | >          | Z          | Δ          | >             | >        |            | >          |            | Z                | Š          | Δ              | Z        | Z        | >          | >          | >             | >               |   |
| pasing02  | Q3: Are small business inferests rec<br>the health <sup>care</sup> debate?   |                |               |               | MOM           |          | Mon         | MOM        | Mon        | Mon        | now        |               |          |            | now        |            |                  | Mon        |                |          |          | Mon        |            |               |                 |   |
|   | sanisud liems 97A:cx   | _              | S             | 0             | Don't know    | Yes      | Don't know  | Don't know | Don't know | Don't know | Don't know | 0             | _        | _          | Don't know | _          | _                | Don't know | 0              | _        | 0        | Don't know | 0          | Yes           | Yes             |   |
|   |  | Š              | Yes           | Š             | ŏ             | ×        | ŏ           | ŏ          | ŏ          | ŏ          |            | 8             | 8        | Š          | ŏ          | Š          | Š                | ŏ          | Š              | 8        | Š        | ŏ          | Š          | ×             | ×               | : |
|   | Q2: Concerned About HC?  |                |               |               |               |          |             |            |            |            | Don't know |               |          |            |            |            |                  |            |                |          |          |            |            |               |                 |   |
|   | QZ: Concer   | Yes            | Yes           | Yes           | Yes           | Yes      | Yes         | Yes        | Yes        | Yes        | on't       | Yes           | Yes      | Yes        | Yes        | Yes        | 8                | Yes        | Yes            | 9        | Yes      | Yes        | Yes        | Yes           | Yes             |   |
|   | , <sub>euploked</sub> s  |                |               |               |               |          |             |            | _          | _          |            | _             |          |            | _          | _          |                  | _          | _              | _        | _        |            | _          | _             |                 |   |
|   | Q1: How many employed?   | <del>20+</del> | 2-5           | 2-5           | 2-5           | 2-5      | 11-25       | 11-25      | _          | 2-5        | 2-5        | _             | 2-5      | _          | _          | _          | 6-10             | 2-2        | <del>20+</del> | 2-2      | 2-5      | 26-50      | 2-5        | 2-5           |                 |   |
|   | State  | OR             | OR            | OR.           | OR            | OR       | OR.         | OR         | OR         | OR         | OR         | OR.           | OR       | OR         | OR         | OR         | ΡA               | ΡA         | ΡA             | ΡA       | ΡA       | Α          | ۸<br>۲     | Α             | ۸               | ; |
|   |  | ٥              | _             | _             | _             | _        | _           | ٠          | _          | J          | -          | -             | -        | -          | -          | -          | _                | _          | _              | _        | _        |            | -          | _             | _               |   |
|   |  |                |               |               |               |          | Ť           |            |            |            |            |               |          |            |            |            |                  |            |                |          |          |            |            |               | ille            |   |
|   | City   |                | ρL            | р             | ρι            | ρι       | rcree       | рc         | ρι         | рL         | ρι         |               | рс       | ρι         | ρι         | ρι         |                  |            |                |          |          | uo         | uo         | V             | ttesv           |   |
|   |  | Turner         | Portland      | Portland      | Portland      | Portland | Beavercreek | Portland   | Portland   | Portland   | Portland   | Aloha         | Portland | Portland   | Portland   | Portland   | York             | York       | York           | York     | York     | Arlington  | Arlington  | Fairfax       | Charlottesville |   |
|   |  | F              | Δ.            | Δ.            | Ф             | Δ.       | В           | <u>α</u>   | Δ.         | Δ          | Д          | ⋖             | Ф        | Δ          | Δ          | Δ          | >                | >          | >              | >        | >        | ⋖          | ⋖          | Ш́            | O               |   |
|   |  |                |               |               |               |          |             |            |            |            |            |               |          |            |            |            |                  |            |                |          |          |            |            |               |                 |   |
|   | <sub>əmeN</sub> szənizu8   | Business       | Business      | Business      | Business      | Business | Business    | Business   | Business   | Business   | Business   | Business      | Business | Business   | Business   | Business   | Business         | Business   | Business       | Business | Business | Business   | Business   | Business      | Business        |   |

| теву  | Q11: Do You Wish You could provide<br>to Your employees?                                |                 |               |            |                 | Don't know |                  |           |           |           |            |            |                 |             |               | don't know |           |            |                 |            |                  |               |          |          |          |  |
|---|---|-----------------|---------------|------------|-----------------|------------|------------------|-----------|-----------|-----------|------------|------------|-----------------|-------------|---------------|------------|-----------|------------|-----------------|------------|------------------|---------------|----------|----------|----------|--|
|   | QII: Do You ME-1  |                 | Yes           | Yes        | Yes             | )on't      |                  | Yes       | Yes       | Yes       | Yes        | Yes        | Yes             | Yes         | Yes           | lon't      | Yes       | Yes        | Yes             |            |                  |               | Yes      | No       | Yes      |  |
|   | Other   |                 | _             | _          | _               | ×          |                  | _         | _         | _         | _          | _          | ×               | _           | _             | 0          | _         | _          | _               |            |                  |               | >        | 2        | >        |  |
| not to offer coverage?                        | Not Resp.   |                 |               |            |                 |            |                  |           |           |           | ×          |            |                 |             |               |            |           |            |                 |            |                  |               |          | Ų.       |          |  |
| not to offe                                   | Expensive<br>Complicated<br>Complicated<br>Don't need                                   |                 |               |            | ×               |            |                  |           |           | ×         |            |            |                 |             |               |            |           | ×          |                 |            |                  |               |          | ×<br>×   |          |  |
| ased 9  | 09: Have You changed insurers in th<br>As ni sisurers in th                             |                 |               |            | ×               |            |                  | ×         | ×         | ×         | ×          | ×          | ×               | ×           | ×             | ×          |           |            |                 |            |                  |               | ×        | ×        | ×        |  |
|   | owe you changed insured   |                 |               |            |                 |            |                  |           |           |           |            |            |                 |             |               |            |           |            |                 |            |                  |               |          |          |          |  |
|   | .ep   |                 | 2             | 2          |                 |            | ž                |           |           |           |            |            |                 |             |               |            |           |            |                 |            | 2                | ž             |          |          |          |  |
|   | Q8: How predictable from year to ye<br>Your health care costs                           | Vary somewhat   | Vary Somewhat |            |                 |            | Roughly the same |           |           |           |            |            |                 |             | Vary somewhat |            |           |            |                 | Don't know | Roughly the same | Vary somewhat |          |          |          |  |
| ased 9  | Q7: H <sub>ave</sub> your <sub>Costs</sub> Bone up <sub>Over th</sub><br>الاعماد        |                 |               |            |                 |            |                  |           |           |           |            |            |                 |             |               |            |           |            |                 |            | _                |               |          |          |          |  |
|   | - Your Costs Bone up or   |                 |               |            |                 |            |                  |           |           |           |            |            |                 |             |               |            |           |            |                 |            | know             |               |          |          |          |  |
|   | QV: Have Yo   | Yes             | Yes           |            |                 |            | Yes              |           |           |           |            |            |                 |             | Yes           |            |           |            | Yes             | Yes        | Don't know       | Yes           |          |          |          |  |
| e   | Other   |                 | ×             |            |                 |            |                  |           |           |           |            |            |                 |             |               |            | ×         |            |                 |            |                  | ×             |          |          |          |  |
| offer coverage?                               | Product   | ×               | ×             |            |                 |            | ×                |           |           |           |            |            |                 |             | ×             |            |           |            |                 |            |                  |               | ×        |          |          |  |
| do: wily do you diloose to<br>offer coverage? | Resp.   | ×               | ×             |            |                 |            | ×                |           |           |           |            |            |                 |             | ×             |            |           |            |                 |            | ×                |               |          |          |          |  |
| , o   | Attract   | ×               | ×             |            |                 |            | ×                |           |           |           |            |            |                 |             | ×             |            |           |            | <u>×</u>        | ×          | ×                |               |          |          |          |  |
|   | ac uealth care?   |                 |               |            |                 |            |                  |           |           |           |            |            |                 |             |               |            |           |            | knc             |            |                  |               |          |          |          |  |
|   | Q5: Do you provide health care?   | Yes             | Yes           | Yes        | 9<br>N          | ٩          | ٩                | 9<br>N    | 9<br>N    | ٩<br>N    | ٩<br>۷     | 9<br>N     | 9<br>N          | 9<br>N      | ٩<br>N        | ٩<br>N     | ٩<br>N    | ٩          | Don't know      | Yes        | Yes              | Yes           | ٩<br>N   | ٩<br>N   | ٩<br>N   |  |
| ċss,  |   |                 |               | ŕ          |                 |            |                  |           |           |           |            |            |                 |             |               |            |           |            |                 |            | ŕ                | •             |          |          |          |  |
| tuθ√  | Q4: <sup>Would</sup> health care difficulties pr<br>people from starting a small busing | S               | S             | S          | S               | S          | S                | S         | S         | S         |            | Don't know | S               |             |               | S          | S         |            | S               | Don't know | Don't know       |               | S        | S        | S        |  |
|   | Q4: INC   | Yes             | Yes           | Yes        | Yes             | Yes        | Yes              | Yes       | Yes       | Yes       | 8          | ۵          | Yes             | Š           | Š             | Yes        | Yes       | 8          | Yes             | ۵          | ۵                | Š             | Yes      | Yes      | Yes      |  |
| p <sub>eziu</sub> go                          | ogal care debates dates debates   |                 |               | <u> </u>   |                 |            |                  |           |           |           | >          | >          | >               | <b>&gt;</b> | <b>&gt;</b>   | ×          |           | >          |                 | ě          | >                | >             |          |          |          |  |
|   | etseletini sesenisua ilbri  |                 |               | t knc      |                 |            |                  |           |           |           | t knc      | t knc      | t knc           | t knc       | t knc         | t knc      |           | t knc      |                 | t knc      | t knc            | t knc         |          |          |          |  |
|   | Q3: Are small business interests recc<br>the health care debate?                        | Yes             | 2             | Don't know | Yes             | Yes        | Yes              | 8         | 8         | 8         | Don't know | Don't know | Don't know      | Don't know  | Don't know    | Don't know | Yes       | Don't know | 8               | Don't know | Don't know       | Don't know    | Yes      | 8        | 2        |  |
|   | ¿OH Inonu   |                 |               |            |                 |            |                  |           |           |           |            |            |                 |             |               | MOU        |           |            |                 |            |                  |               |          |          |          |  |
|   | Q2: Concerned About HC?   | S               | S             | S          | S               | S          | Ø                | S         | S         | S         | S          | S          | S               | S           | S             | Don't know | S         | S          | S               | S          | S                | S             | S        | S        | S        |  |
|   |   | Yes             | Yes           | Yes        | Yes             | Yes        | Yes              | Yes       | Yes       | Yes       | Yes        | Yes        | Yes             | Yes         | Yes           | ۵          | Yes       | Yes        | Yes             | Yes        | Yes              | Yes           | Yes      | Yes      | Yes      |  |
|   | Q1: How many employed?  | 11-25           | 6-10          | 11-25      | 6-10            | 3-5        | 26-50            | 2-5       | 2-5       | 2-5       | 2-5        | 11-25      | 2-5             | 11-25       | 2-5           | 2-5        | 2-5       | 6-10       | 11-25           | 2-5        | 26-50            | 6-10          | 11-25    | 6-10     | 2-5      |  |
|   | State   | <b>A</b>        | <b>A</b>      | <b>A</b>   | <b>A</b>        | <b>A</b>   | <b>A</b>         | <b>A</b>  | <b>A</b>  | <b>A</b>  | Α>         | Α>         | <b>A</b>        | ۸           | <b>A</b>      | <b>A</b>   | <b>A</b>  | Α>         | <b>A</b>        | <b>×</b>   | <u>×</u>         | ₹             | <u>×</u> | <b>×</b> | <b>×</b> |  |
|   |   | Φ               |               |            | Φ               |            | Φ                |           |           |           |            |            | Ф               |             |               |            |           |            | Ф               |            |                  |               |          |          |          |  |
|   | \(\alpha_{\overline{1}}\)   | Charlottesville | Arlington     | Arlington  | Charlottesville | Arlington  | Charlottesville  | Arlington | Arlington | Arlington | Arlington  | Fairfax    | Charlottesville | Fairfax     | Arlington     | Arlington  | Arlington | Arlington  | Charlottesville | Madison    | Madison          | Madison       | Madison  | Madison  | Madison  |  |
|   |   | Ch              | Arli          | Arli       | Ch              | Arlii      | Ch               | Arlii     |           |           |            | Fair       | Ch              | Fai         | Arlii         | Arlii      | Arlii     | Arlii      | Ch              | Mac        | Мас              | Mac           | Мас      | Мас      | Мас      |  |
|   | <sub>əmeN ssənisu</sub> 8   | Business        | Business      | Business   | Business        | Business   | Business         | Business  | Business  | Business  | Business   | Business   | Business        | Business    | Business      | Business   | Business  | Business   | Business        | Business   | Business         | Business      | Business | Business | Business |  |

|   | lord bluda b  |                                 |                               |                                    |                               |                                |                                      |                  |          |
|---|---|---------------------------------|-------------------------------|------------------------------------|-------------------------------|--------------------------------|--------------------------------------|------------------|----------|
|   | Q11: Do You Wish You could prov   |                                 |                               |                                    |                               |                                |                                      |                  |          |
|   | 9.119   | Yes                             | Yes                           | Yes                                | 8                             | 8                              | Yes                                  |                  | γ        |
| ose<br>e?                                     | Other   |                                 |                               |                                    |                               | ×                              |                                      |                  |          |
| Q10: Why do you choose not to offer coverage? | Not Resp.   |                                 |                               |                                    |                               |                                |                                      |                  |          |
| do yo   | eomplicated<br>Don't need<br>Wot geed   |                                 | ×                             | ×                                  |                               |                                |                                      |                  |          |
| t to of                                       | Vor ENOUGH EMPloyees Complicated Poon't need  |                                 |                               |                                    |                               |                                |                                      |                  |          |
|   | EXDO  | ×                               | ×                             | ×                                  | ×                             |                                | ×                                    |                  | ×        |
| a the past                                    | ll c₁- ċJe∂Λ  |                                 |                               |                                    |                               |                                |                                      |                  |          |
|   | s sygnusui bagaen i   |                                 |                               |                                    |                               |                                |                                      |                  |          |
|   | Q9: Have You changed insurers in<br>Year?   |                                 |                               |                                    |                               |                                |                                      | g                |          |
|   |   |                                 |                               |                                    |                               |                                |                                      |                  |          |
| o Year are                                    | Q8: How predictable from year t   |                                 |                               |                                    |                               |                                |                                      | sam              |          |
| -71 ()  | Your health on year t   |                                 |                               |                                    |                               |                                |                                      | he               |          |
|   | do: How predictable   |                                 |                               |                                    |                               |                                |                                      | hly t            |          |
|   | 80  |                                 |                               |                                    |                               |                                |                                      | Roughly the same |          |
|   |   |                                 |                               |                                    |                               |                                |                                      | œ                |          |
| ir the past                                   | Q7: H <sub>ave</sub> vour <sub>costs</sub> gone up o <sub>ve</sub><br>vear?   |                                 |                               |                                    |                               |                                |                                      | _                |          |
| ·   | on Sosts Bone un  |                                 |                               |                                    |                               |                                |                                      | Snow             |          |
|   | Q7: Have vous   |                                 |                               |                                    |                               |                                |                                      | Don't know       |          |
|   |   |                                 |                               |                                    |                               |                                |                                      | ۵                |          |
| Q6: Why do you choose to offer coverage?      | Other   |                                 |                               |                                    |                               | ×                              |                                      |                  |          |
| Vhy do you choo<br>offer coverage؟            | Product   |                                 |                               |                                    |                               |                                |                                      |                  |          |
| y do y  | Resp.   |                                 |                               |                                    |                               |                                |                                      |                  |          |
| off<br>off                                    | Attract   |                                 |                               |                                    |                               |                                |                                      | ×                |          |
|   |   |                                 |                               |                                    |                               |                                |                                      |                  |          |
| C   | Q5: Do you provide health care?   | 0                               | 0                             | 0                                  | 0                             | 0                              | 0                                    | Sé               | _        |
| ico   |   | Š                               | Š                             | Š                                  | Š                             | Š                              | Š                                    | Yes              | Z        |
| jn <sup>9V 14</sup> -<br>c <sub>o2</sub> 9ni2 | nq lleus e s  |                                 |                               |                                    |                               |                                |                                      |                  |          |
| ou S  | on starting   |                                 |                               |                                    |                               | ≥                              |                                      |                  |          |
|   | AHIP FLOW CAPE dise.  |                                 |                               |                                    |                               | know                           |                                      |                  |          |
|   | حد: Would health care difficultie<br>people from starting a prolling a limited  | Sé                              | 0                             | Sé                                 | Sé                            | on't know                      | Sé                                   | Sé               | y.       |
|   | Q4: N/S   | Yes                             | 8<br>8                        | Yes                                | Yes                           | Don't know                     | Yes                                  | Yes              | Yes      |
|   | Q4: N/S   |                                 |                               |                                    |                               |                                |                                      | Yes              | Yes      |
|   | Q4: N/S   |                                 |                               |                                    |                               |                                |                                      | Yes              | Yes      |
|   | Q4: N/S   |                                 |                               |                                    |                               |                                |                                      |                  |          |
|   | C3: Are small business interests the following the same the health care debates the same are debates.                     | Don't know Yes                  | Don't know No                 | Don't know                         | Don't know Yes                | Don't know Don't know          | Don't know                           | No Yes           |          |
|   | C3: Are small business interests the following the same the health care debates the same are debates.                     |                                 |                               | Don't know                         |                               |                                | Don't know                           |                  |          |
|   | C3: Are small business interests the following the same the health care debates the same are debates.                     | Don't know                      | Don't know                    | Don't know                         | Don't know                    | Don't know                     | Don't know                           | o<br>Z           | Š        |
|   | Q2: Concerned About HC?  Q3: Are small business interests the health care debate the health care debate.                  |                                 |                               |                                    |                               |                                |                                      |                  | S.       |
|   | Q2: Concerned About HC?  Q3: Are small business interests the health care debate the health care debate.                  | Yes Don't know                  | Yes Don't know                | Don't know                         | Yes Don't know                | No Don't know                  | Don't know Don't know                | No               | No Yes   |
|   | C3: Are small business interests the following the same the health care debates the same are debates.                     | Don't know                      | Don't know                    | Don't know                         | Don't know                    | Don't know                     | Don't know                           | o<br>Z           | S.       |
|   | Q1: How many employed; Q2: Concerned About HC; the small business interests the health care debate the health care debate | 11-25 Yes Don't know            | 2-5 Yes Don't know            | 1 Don't know Don't know            | 2-5 Yes Don't know            | 11-25 No Don't know            | 2-5 Don't know Don't know            | No               | Sey      |
|   | Q2: Concerned About HC?  Q3: Are small business interests the health care debate the health care debate.                  | Yes Don't know                  | Yes Don't know                | Don't know                         | Yes Don't know                | No Don't know                  | Don't know Don't know                | No               | Sey      |
|   | Q1: How many employed; Q2: Concerned About HC; the small business interests the health care debate the health care debate | 11-25 Yes Don't know            | 2-5 Yes Don't know            | 1 Don't know Don't know            | 2-5 Yes Don't know            | 11-25 No Don't know            | 2-5 Don't know Don't know            | No               | Sey      |
|   | State Q1: How many employed; Q2: Concerned About HC; the small business interests the health care debate                  | 11-25 Yes Don't know            | 2-5 Yes Don't know            | 1 Don't know Don't know            | 2-5 Yes Don't know            | 11-25 No Don't know            | 2-5 Don't know Don't know            | No               | Sey      |
|   | Q1: How many employed; Q2: Concerned About HC; the small business interests the health care debate the health care debate | WI 11-25 Yes Don't know         | WI 2-5 Yes Don't know         | WI 1 Don't know Don't know         | WI 2-5 Yes Don't know         | WI 11-25 No Don't know         | WI 2-5 Don't know Don't know         | No               | Sey      |
|   | State Q1: How many employed; Q2: Concerned About HC; the small business interests the health care debate                  | WI 11-25 Yes Don't know         | WI 2-5 Yes Don't know         | WI 1 Don't know Don't know         | WI 2-5 Yes Don't know         | WI 11-25 No Don't know         | WI 2-5 Don't know Don't know         | No               | Sey      |
|   | State Q1: How many employed; Q2: Concerned About HC; the small business interests the health care debate                  | 11-25 Yes Don't know            | 2-5 Yes Don't know            | 1 Don't know Don't know            | 2-5 Yes Don't know            | 11-25 No Don't know            | 2-5 Don't know Don't know            | No               | Sey      |
|   | City  City  City  City  | Madison WI 11-25 Yes Don't know | Madison WI 2-5 Yes Don't know | Madison WI 1 Don't know Don't know | Madison WI 2-5 Yes Don't know | Madison WI 11-25 No Don't know | Madison WI 2-5 Don't know Don't know | 2-5 No No        | N Yes NO |
|   | State Q1: How many employed; Q2: Concerned About HC; the small business interests the health care debate                  | WI 11-25 Yes Don't know         | WI 2-5 Yes Don't know         | WI 1 Don't know Don't know         | WI 2-5 Yes Don't know         | WI 11-25 No Don't know         | WI 2-5 Don't know Don't know         | No               | SO X     |