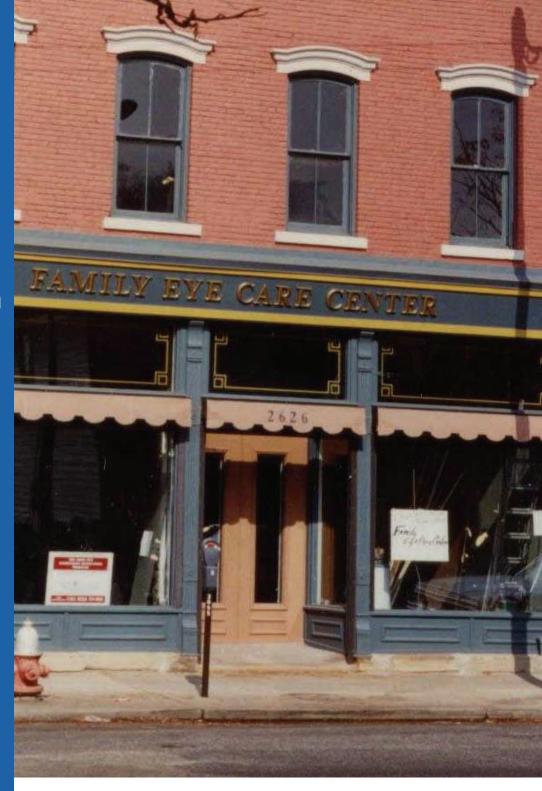
# The Small Business Dilemma:

How Rising Health Care Costs are Tough on Small Business



Larry McNeely July 2009





# **The Small Business Dilemma:**

## How Rising Health Care Costs are Tough on Small Business

By Larry McNeely Federal Health Care Advocate With the assistance of Zachary Stayman and Ryan Bardoni

#### Acknowledgements and Credits:

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## **Table of Contents**

Acknowledgments	
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	
Conclusions	
Stories	
Appendix	

## **Executive Summary**

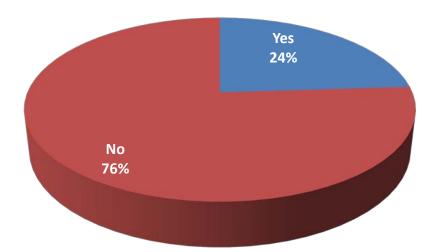
When it comes to health care, American small business owners are getting a raw deal. While the current insurance marketplace offers some options to larger employers, it too often leaves small business owners on the outside looking in. They face unpredictable changes in costs, and far too often they are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

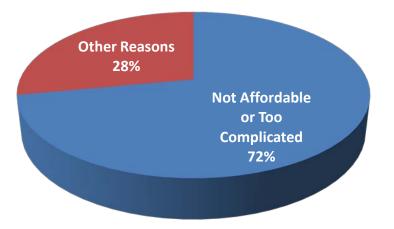
## In Their Own Words

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 local. are 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 better deals on the and 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. As 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.<sup>8</sup> In urban centers, small businesses are the greatest source of new employment, comprising more than 99% of establishments and 80% of new jobs.<sup>9</sup>

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.<sup>10</sup> 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.<sup>11</sup> Over the ten year period from 2009-2018, small business wages will be reduced by \$834 billion due to high healthcare costs.<sup>12</sup>

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.<sup>13</sup> 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 selfemployed 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.<sup>14</sup>

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

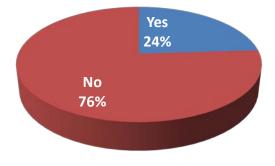
Disturbingly, only 24% of those surveyed felt that their interests as small business owners are being addressed in the current debate in Washington. This reinforces the importance of surveys and stories like those contained in this report. And perhaps more importantly, it suggests that researchers and 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%.<sup>15</sup> 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%.<sup>16</sup> 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>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>2</sup> Main Street Alliance, Taking the Pulse of Main Street: Small Businesses, Health Insurance, and Priorities for Reform, January 15, 2009.

<sup>3</sup> Keehan, S. et al. "Health Spending Projections Through 2017, Health Affairs Web Exclusive W146: 21 February 2008.

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

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

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

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

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

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

<sup>10</sup> Small Business Majority, *The Economic Impact of Health Reform*, June 11, 2009. <sup>11</sup> Small Business Majority, *The Economic Impact of Health Reform*, June 11, 2009.

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

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

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

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

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

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	Q2: Concerned About HC? Q3: Are small business interests recogni people from starting a small business; Q5: Do you provide health care?	res No Yes	No Yes	No Yes	No Don't know	Don't know Don't know	Don't know Yes	Yes No Yes	Yes Yes Yes	Yes Yes Yes	Yes No No	Yes No Don't know	Yes No Yes	Yes Yes Yes	Yes No No	Yes No Yes Yes	Yes No No Yes	Yes Don't know No	Yes Yes No	Yes No Yes Yes	Yes No Yes Yes	Yes No No Yes	Yes Yes Yes	Yes No Yes	Yes No Yes	Yes No No
	Q1: How many employed? C2: Do you provide health care? D2: Concerned About HC? C3: Are small business interests recogning the health care difficulties priven the nealth care difficulties priv	CA 2-5 Yes No Yes	1 Yes No Yes	CA 1 Yes No Yes	CA 1 Yes No Don't know	1 Yes Don't know Don't know	CA 1 Yes Don't know Yes	CA 2-5 Yes No Yes	2-5 Yes Yes Yes	6-10 Yes Yes Yes	2-5 Yes No No	2-5 Yes No Don't know	2-5 Yes No Yes	CO 11-25 Yes Yes Yes	CO 50+ Yes No No	50+ Yes No Yes Yes	CO 11-25 Yes No No Yes	2-5 Yes Don't know No	CO 2-5 Yes Yes No	26-50 Yes No Yes Yes	CO 11-25 Yes No Yes Yes	CO 6-10 Yes No No Yes	2-5 Yes Yes Yes	CO 6-10 Yes No Yes	2-5 Yes No Yes	CO 6-10 Yes No No
	Q1: How many employed? C2: Do you provide health care? D2: Concerned About HC? C3: Are small business interests recogning the health care difficulties priven the nealth care difficulties priv	CA 2-5 Yes No Yes	CA 1 Yes No Yes	CA 1 Yes No Yes	CA 1 Yes No Don't know	CA 1 Yes Don't know Don't know	CA 1 Yes Don't know Yes	CA 2-5 Yes No Yes	2-5 Yes Yes Yes	6-10 Yes Yes Yes	2-5 Yes No No	2-5 Yes No Don't know	2-5 Yes No Yes	CO 11-25 Yes Yes Yes	CO 50+ Yes No No	CO 50+ Yes No Yes Yes	CO 11-25 Yes No No Yes	CO 2-5 Yes Don't know No	CO 2-5 Yes Yes No	CO 26-50 Yes No Yes Yes	CO 11-25 Yes No Yes Yes	CO 6-10 Yes No No Yes	2-5 Yes Yes Yes	CO 6-10 Yes No Yes	CO 2-5 Yes No Yes	CO 6-10 Yes No No
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	۲۵: ۲۵ می می می او	San Francisco CA 2-5 Yes No Yes	Sacramento CA 1 Yes No Yes	Woodland Hills CA 1 Yes No Yes	San Francisco CA 1 Yes No Don't know	San Jose CA 1 Yes Don't know Don't know	San Francisco CA 1 Yes Don't know Yes	San Francisco CA 2-5 Yes No Yes	LA CA 2-5 Yes Yes Yes	LA CA 6-10 Yes Yes Yes	LA CA 2-5 Yes No No	LA CA 2-5 Yes No Don't know	LA CA 2-5 Yes No Yes	Colorado Springs CO 11-25 Yes Yes Yes	Colorado Springs CO 50+ Yes No No	Ft. Collins CO 50+ Yes No Yes Yes	Colorado Springs CO 11-25 Yes No No Yes	BOULDER CO 2-5 Yes Don't know No	Colorado Springs CO 2-5 Yes Yes No	Ft. Collins CO 26-50 Yes No Yes Yes	Colorado Springs CO 11-25 Yes No Yes Yes	Grand Junction CO 6-10 Yes No No Yes	Denver CO 2-5 Yes Yes Yes	Cripple Creek CO 6-10 Yes No Yes	Louisville CO 2-5 Yes No Yes	Grand Junction CO 6-10 Yes No No
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e to	Other										~	~	7				~	~	7	~	~	~				
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	Qz: Concerned About HC?																						Don't know			
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	Ofher O		¥								¥	Ϋ́		Υ	Yes	Yes								No	Υ	Ye
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	Q9: Have you changed insurers in the past Aseq insurers in the past			٩	Yes	No	No	Yes												٩	No	Yes	Yes			
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	رک: Have Your costs Bone up over the past رک: Have Your costs Bone up over the past																									
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	44: Would health care difficulties prvent People from starting a small business or s	Don't know	Yes	Yes	No	Don't know	Yes	Yes	Yes	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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	Q3: Are small business interests recognized the health care debatez	Don't know	No	Yes	No	No	No	No	No	Yes	No	No	No	No	No	Don't know	No	Don't know	Yes	Yes	No	No	No	Yes	No	No
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	GS: Concerned About HC?	Я	٩	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	ς1: Ηοw many employed?	6-10	6-10	2-5	11-25	6-10	11-25	6-10	6-10	2-5	2-5	2-5	2-5	2-5	-	-	2-5	2-5	-	6-10	2-5	2-5	6-10	-	2-5	6-10
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	<sup>ətte</sup> N ssətisng	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business

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	Q8: How predictable from year to year are Your health care costs?						Vary somewhat								vha		vha									
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	Q5: Do you provide health care?																									
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	Q4: Would health care difficulties prvent people from starting a small busines	Yes	Don't know	Yes	Yes	٩	Don't know	Yes	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Р	Yes	٩	Don't know	Р	Yes	Yes	Yes	٩
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	Q3: Are small business interests recognized i the health care debate?	٩	Don't know	Don't know	Don't know	Don't know	Рo	Yes	Yes	No	Yes	No	No	٩	٩	Yes	Yes	Yes	Рo	Don't know	Don't know	Don't know	Don't know	Don't know	Don't know	Yes
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	Q11: Do VOL		Yes	Yes		Yes	Yes				Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes			Yes	Yes	Yes	Yes
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	Q9: Have You changed insurers in the pas Vear?	Yes	No	No	No		Don't know	No	No	No								No			No	No	No			
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	Q8: How predictable from year to year an Your health care costs?	< S	Vary a lot	Vary somewhat	Vary somewhat		Don't know	Vary a lot	Vary a lot	Vary somewhat								Don't know			Roughly the same	Vary a lot	Vary somewhat			
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	Qs: Do you provide health care?	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	٥N	٥N	No	٥N	No	No	No	No	٥N	٥N	Yes	Yes	Yes	Nо	о Х	Р
	Q4: Would health care difficulties prveg geople from starting a sinal business	Yes	Yes	Yes	No	Yes	Don't know	Yes	No	Yes	Yes	Yes	No	No	Yes	No	Yes	Don't know	Yes	No	No	Don't know	Yes	Yes	Yes	No
uį pa	care debates		8		3		>		>							≥	≥			>	3				3	≥
	Q3: Are small business interests recognize the health care debate?	No	Don't know	No	Don't know	Yes	Don't know	Yes	Don't know	Yes	Yes	No	No	No	No	Don't know	Don't know	Yes	Yes	Don't know	Don't know	Yes	No	No	Don't know	Don't know
	ĊJH Inon.														MOL				MOL							
	GS: Coucerned About HC?	~	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Don't know	No	Yes	Yes	Don't know	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	ς 13: Ηοιν π <sup>απγ</sup> είτος Αλαίας Α	11-25	_	2-5	_	6-10	11-25	11-25	6-10	26-50	11-25	6-10	50	_	2-5	2=5	6-10	26-50	2-5	_	11-25	6-10	_	_	2-5	6-10
	State	MD	MD	MD	MD	MD	MD	MD	MD	MD	MD	MD	ΩM	MD	MD	MD	MD	MD	MD	MD	M	M	Σ	M	M	W
	ري <sup>ر</sup> ا	Davidsonville	Towson	Rockville	Silver Spring N	Huntingtown, N	Bethesda	La Plata N	Bethesda	Baltimore	2	Bethesda	Bethesda	Baltimore	Baltimore	Baltimore	Rockville	Bethesda	Pikesville	Baltimore	Ann Arbor N	Royal Oak N	Ann Arbor 🛛 🛛	Ann Arbor N	Ann Arbor N	Ann Arbor 🛛 🛛
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	<sub>əmeN szənisu</sub> ß	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business

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	Q1: How many employed?	2-5	2-5		2-5	6-10	2-5	11-25	11-25	6-10	6-10	26-50	11-25	2-5	2-5		11-25	2-5	2-5	2-5	2-5	2-5		2-5	2-5 N
	QZ: 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	No
recognizad il	Q3: Are small business interests the health care debat	No	Yes	Don't know		No	No	Don't know	No	Don't know	Yes	Don't know	Yes	Yes	No	No	No	No	No	No	No	No	No	Don't know	Don't know
	04: Would health care difficult <sub>ie</sub> People from starting a small bu	No	Yes	No	Don't know	Yes	Yes	Don't know	No	No	Don't know	Yes	Yes	Yes	Don't know	No	Yes	Yes	Yes	No	Yes	No	Yes	No	Don't know
c	Q5: Do you provide health care	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No	Р
	Attract Resp.							× ×	× ×	×	×	×													
Q6: Why do you choose to offer coverage?	Other Product									×	×														
	Q7: Have Your costs Bone up <sub>OVE</sub> 9vo qu <sup>gros</sup> Bone up ove							Yes	Yes	No	Yes	Yes	Yes									Don't know			
	28: How predictable from year t Your health care							Don't know	Roughly the same	Roughly the same	Vary somewhat	Vary somewhat	Roughly the same									Don't know			
								No	le No	le No	No		le									No			
<sub>†sed</sub> ə4t n	Q9: Have You changed insurers in Year?																								
Q10: Why do you choose not to offer coverage?	aver Resp. Complicated Not Enough Employees Expensive	×	× × ×	×	×	×	×						×	×	×	×	×	×	×	× ×	×	×	× ×	×	×
	το λοπι συμολεσε <sup>α</sup> Ο11: Do λοπ κιεμ λοπ coniq bion Ο <sup>146ι</sup>	Yes	Yes	Yes	Yes	No	Yes						No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Don't know	Yes	Yes

<sup>.su</sup> i 4416	ويلي: Do You wish You could provide he to Your employees?																									
	QII: Do Vou Wish.	Yes		Yes	Yes	Yes	Yes		Yes				Yes	No No	Yes	Yes	Yes	No	Yes	Yes	٩	No No		Yes	Yes	
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Q10: Why do you choose not to offer coverage?	Don't need Not Reed Wot Reed	×		×													×				×					
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<i>‡s</i> e	G9: Have you changed insurers in the p Vears																									
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a)(	Q8: How predictable from year to year s Your health care costs?							_			whai	what											e sa			
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1se	رt Have Your costs Bone up over the p ۲۹: Have Your costs Bone up over the p																									
	члоч <sup>эле</sup> н :۲Д							Yes	Yes	Yes	Yes	Yes											Yes			
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Q6: Why do you choose to offer coverage?	O <sup>ţŅĜL</sup>							×																		
Vhy do you choo offer coverage?	broduct																									
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Q6: \	Attract									×	×	×											×			
	Q5: Do you provide health care?																									
	QS: Do voli pro	No	No	No	Р	No	No	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	Yes	No	Я	Ň
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	and from starting a securities price		know	know	know								know							know	NON	know				
	Q4: Would health care diffculties prven people from starting a gain leans from the second second second second second second second second second secon	Yes	Don't know	Don't know	Don't know	No	Yes	Р	Yes	Yes	No	Yes	Don't I	No	Yes	Yes	No	Yes	Yes	Don't J	Don't know	Don't I	Yes	No	Yes	
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<sup>u</sup> i pəz	Q3: Are small business interests recogni the health care debate;	Mo	Mo	Mo	Ň		Ň			MO		Ň									MO	Mo	NO	ŇĊ		
	sotui ssouisna lleus on	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	don't know		
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	۲۵: Concerned About HC?																			Don't know						
		~	۶	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Don	Yes	Рo	Yes	Yes	Yes	Yes
	Q1: How many employed?									25	0			0			0	25					20		20	
	Q1: How man	2-5	2-5	2-5	2-5	2-5	2-5	50+	2-5	11-25	6-10	2-5	~	6-10	2-5	~	6-10	11-25	2-5	2-5	2-5	~	26-50	2-5	26-50	~
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	<sub>ərne</sub> N ssənisuð	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business
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'suį	Q11: Do You Wish You could provide health to Your eould provide health						MC																		M	
	Non Vou Vou Could						Don't know																		Don't know	
	Q11: Dc				Yes	۶	Don				Yes	No	Yes		Yes			Yes	Yes			Yes			Don	Yes
ose	Other ©				×	×																				
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Q10: Why do you choose	Mot Kesp. Complicated Not ENough Employees Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated Complicated																									
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	Q8: How predictable from year to year are Vour health care costs?	Roughly the same	ot	newhat	ot			newhat	newhat	newhat			MO	the same	t	t	đ	đ	t	t	ot	đ	Vary somewhat	Vary somewhat		
	Q8: How Drev:	Roughly	Vary a lot	Vary somewhat	Vary a lot			Vary somewhat	Vary somewhat	Vary somewhat			Don't know	Roughly the	Vary a lot	Vary soi	Vary soi									
	ر باعدو کورو ۲۶: Have Your costs Bone up over the past		-	-	-				-	-			_	_	-	-	-	-	-	-	-	-	-	-		
	VOLK COSTS BONE UN C																									
	Q7: Have vo.	Yes	Yes	Yes	Yes			Yes	Yes	Yes			Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Q6: Why do you choose to	Other	×	×															×			×	×		×		
ou cho	broduct Resp.																	~				~		~		
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	Gs: Do you provide health care?	Yes	Yes	Yes	Рo	No	No	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No
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	vvould health care difficulties prvent people from starting a small business? ب						Ň			Ň											Ň					
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	Q4: Would health care difficulties prvent people from starting a small business	Yes	Yes	Yes	Yes	Yes	don't know	٩	Yes	Don't know	٩	Yes	Yes	۶	۶	Yes	Yes	Yes	Yes	Yes	Don't know	Р	Yes	Yes	Yes	Yes
u <sub>!</sub>	Q3: Are small business interests recognized the health care debate?																									
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	ς μου νηση τη αγοία το αγοία τη από τη α	11-25	11-25	26 - 50		0		25		25			0				0	0		11-25				0		
	Q1: How	÷	÷	26	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	÷	~	~	2-5	6-10	2-5	2-5
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	0.110	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Do	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes			
oose	Other B.			×					×	×	×															
Q10: Why do you choose	on Not Evough Employees Complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated complicated compli							×																		
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	Q9: Have You changed insurers in the past																									
	And You changed increase														S								S			S
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	Q8: How predictable from year to year are Your health care costs?											Don't know		Roughly the same	Vary a lot							Roughly the same	Roughly the	Roughly the same	Roughly the same	Vary a lot
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Q6: Why do you choose to	O <sup>ther</sup>																						×	×		
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	co: Do you provide health care?	0	0	0	0	0	0	0	0	0	0	0	0	Se	SS	0	0	0	0	0	0	Se	SS	Se	SS	Se
	GS: Do you provide health care?	No	No	No	No	No	No	No	No	No	No	No	No	Yes	Yes	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes
	10-		No			No	No	No	No	No	No	No	No	Yes	Yes	No	No	No	No	No	No	Yes	Yes		Yes	Yes
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uı ı	Q4: Would health care difficulties وQ4: Would health care difficulties و People from starting a small busines of	Yes	Yes No	Don't know No	Don't know No	Yes No	Yes No	Yes No	No	No	Yes No	Yes No	No	Yes Yes	Yes Yes	Yes No	Yes No	No	Yes No	Yes No	Yes No	Yes Yes	No Yes	Don't know Yes	No Yes	Yes Yes
u <sub>i k</sub>	Q4: Would health care difficulties وQ4: Would health care difficulties و People from starting a small busines of	Yes					Yes		No			Yes	No											Don't know	No	
u <sub>i f</sub>	Q4: Would health care difficulties وQ4: Would health care difficulties و People from starting a small busines of	Yes	Yes	Don't know	Don't know	Yes	Yes	Yes	No	No	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Don't know	No	Yes
u <sub>i f</sub>	Q4: Would health care difficulties وQ4: Would health care difficulties و People from starting a small busines of	Yes																								
u <sub>! F</sub>	Q3: Are small business interests recognized the health care debate? Q4: Would health care difficulties prvent people from starting a small business?	Yes Yes	Yes	Don't know	Don't know	Yes	Yes	Yes	No	No	Yes	Don't know Yes	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Don't know	No	Yes
uį p	Q3: Are small business interests recognized the health care debate? Q4: Would health care difficulties prvent people from starting a small business?	Yes Yes	No Yes	No Don't know	No Don't know	No Yes	Don't know Yes	Yes	Don't know No	Yes No	No Yes	Don't know Yes	Don't know No	Yes Yes	Yes Yes	Yes Yes	No Yes	No	No Yes	No Yes	No Yes	Yes Yes	No	Don't know	Don't know No	No Yes
ui k	Q2: Concerned About HC? D3: Are small business interests recognized the health care debate; People from starting a small business People from starting a small business	Yes Yes	Yes	Don't know	Don't know	Yes	Yes	Yes	No	No	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Don't know	No	Yes
uj g	Q2: Concerned About HC? D3: Are small business interests recognized the health care debate; People from starting a small business People from starting a small business	Yes Yes	Yes No Yes	Yes No Don't know	No Don't know	No Yes	Don't know Yes	No Yes	Don't know No	Yes No	No Yes	Don't know Yes	Don't know No	Yes Yes Yes	Yes Yes	Yes Yes	No Yes	No	No Yes	No Yes	No Yes	Yes Yes Yes	No	No Don't know Don't know	Yes Don't know No	No Yes
uj g	Q2: Concerned About HC? D3: Are small business interests recognized the health care debate; People from starting a small business People from starting a small business	Yes Yes	No Yes	No Don't know	No Don't know	No Yes	Don't know Yes	No Yes	Don't know No	Yes No	No Yes	Don't know Yes	Don't know No	Yes Yes	Yes Yes	Yes Yes	No Yes	No	No Yes	No Yes	No Yes	Yes Yes	No	Don't know Don't know	Don't know No	No Yes
uj k	Q1: How many employed? Q2: Concerned About HC? Q3: Are small business interests recognized the health care debate? Q3: Mould health care debate?	2-5 Yes Yes Yes	26-50 Yes No Yes	6-10 Yes No Don't know	1 Yes No Don't know	2-5 Yes No Yes	2-5 Yes Don't know Yes	2-5 No No Yes	2-5 Yes Don't know No	2-5 Yes Yes No	1 Yes No Yes	1 Don't know Don't know Yes	2-5 Yes Don't know No	6-10 Yes Yes Yes	2-5 Yes Yes Yes	2-5 Yes Yes Yes	2-5 Yes No Yes	2-5 No No	2-5 Yes No Yes	2-5 Yes No Yes	2-5 Yes No Yes	11-25 Yes Yes Yes	2-5 Yes No No	11-25 No Don't know Don't know	26-50 Yes Don't know No	1 Yes No Yes
uj g	Q2: Concerned About HC? D3: Are small business interests recognized the health care debate; People from starting a small business People from starting a small business	NY 2-5 Yes Yes Yes	Yes No Yes	Yes No Don't know	No Don't know	Yes No Yes	Yes Don't know Yes	No No Yes	Yes Don't know No	Yes Yes No	No Yes	Don't know Yes	Yes Don't know No	Yes Yes Yes	Yes Yes Yes	Yes Yes Yes	Yes No Yes	No	Yes No Yes	Yes No Yes	Yes No Yes	Yes Yes Yes	Yes No No	No Don't know Don't know	Yes Don't know No	No Yes
uj t	Q1: How many employed? Q2: Concerned About HC? Q3: Are small business interests recognized the health care debate? Q3: Mould health care debate?	NY 2-5 Yes Yes Yes	26-50 Yes No Yes	6-10 Yes No Don't know	1 Yes No Don't know	2-5 Yes No Yes	2-5 Yes Don't know Yes	2-5 No No Yes	2-5 Yes Don't know No	2-5 Yes Yes No	1 Yes No Yes	1 Don't know Don't know Yes	2-5 Yes Don't know No	6-10 Yes Yes Yes	2-5 Yes Yes Yes	2-5 Yes Yes Yes	2-5 Yes No Yes	2-5 No No	2-5 Yes No Yes	2-5 Yes No Yes	2-5 Yes No Yes	11-25 Yes Yes Yes	2-5 Yes No No	11-25 No Don't know Don't know	26-50 Yes Don't know No	1 Yes No Yes
uj g	State OL: How many employed; D2: Concerned About HC; the health care debate; the health care debate; the health care debate; the health care debate; the health care debate;	NY 2-5 Yes Yes Yes	26-50 Yes No Yes	6-10 Yes No Don't know	1 Yes No Don't know	2-5 Yes No Yes	2-5 Yes Don't know Yes	2-5 No No Yes	2-5 Yes Don't know No	2-5 Yes Yes No	NY 1 Yes No Yes	NY 1 Don't know Don't know Yes	2-5 Yes Don't know No	NY 6-10 Yes Yes Yes	NY 2-5 Yes Yes Yes	NY 2-5 Yes Yes Yes	2-5 Yes No Yes	2-5 No No	2-5 Yes No Yes	2-5 Yes No Yes	2-5 Yes No Yes	11-25 Yes Yes Yes	2-5 Yes No No	11-25 No Don't know Don't know	26-50 Yes Don't know No	1 Yes No Yes
ni t	Q1: How many employed? Q2: Concerned About HC? Q3: Are small business interests recognized the health care debate? Q3: Mould health care debate?	NY 2-5 Yes Yes Yes	26-50 Yes No Yes	NY 6-10 Yes No Don't know	NY 1 Yes No Don't know	NY 2-5 Yes No Yes	NY 2-5 Yes Don't know Yes	NY 2-5 No No Yes	NY 2-5 Yes Don't know No	NY 2-5 Yes Yes No	NY 1 Yes No Yes	NY 1 Don't know Don't know Yes	NY 2-5 Yes Don't know No	NY 6-10 Yes Yes Yes	NY 2-5 Yes Yes Yes	NY 2-5 Yes Yes Yes	NY 2-5 Yes No Yes	NY 2-5 No No	NY 2-5 Yes No Yes	NY 2-5 Yes No Yes	NY 2-5 Yes No Yes	OR 11-25 Yes Yes Yes	OR 2-5 Yes No No	OR 11-25 No Don't know Don't know	OR 26-50 Yes Don't know No	OR 1 Yes No Yes
ui k	State OL: How many employed; D2: Concerned About HC; the health care debate; the health care debate; the health care debate; the health care debate; the health care debate;	NY 2-5 Yes Yes Yes	NY 26-50 Yes No Yes	NY 6-10 Yes No Don't know	NY 1 Yes No Don't know	NY 2-5 Yes No Yes	NY 2-5 Yes Don't know Yes	NY 2-5 No No Yes	NY 2-5 Yes Don't know No	NY 2-5 Yes Yes No	NY 1 Yes No Yes	NY 1 Don't know Don't know Yes	NY 2-5 Yes Don't know No	NY 6-10 Yes Yes Yes	NY 2-5 Yes Yes Yes	NY 2-5 Yes Yes Yes	NY 2-5 Yes No Yes	NY 2-5 No No	NY 2-5 Yes No Yes	NY 2-5 Yes No Yes	NY 2-5 Yes No Yes	OR 11-25 Yes Yes Yes	OR 2-5 Yes No No	OR 11-25 No Don't know Don't know	OR 26-50 Yes Don't know No	OR 1 Yes No Yes
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ui k	رنزې کو او وې	Huntington Station NY 2-5 Yes Yes Yes	NY NY 26-50 Yes No Yes	Beacon NY 6-10 Yes No Don't know	Suffern NY 1 Yes No Don't know	Plainview NY 2-5 Yes No Yes	Suffern NY 2-5 Yes Don't know Yes	Tuxedo NY 2-5 No No Yes	Yonkers NY 2-5 Yes Don't know No	Jericho NY 2-5 Yes Yes No	Bronxville NY 1 Yes No Yes	Plainview NY 1 Don't know Don't know Yes	Syosset NY 2-5 Yes Don't know No	New York NY 6-10 Yes Yes Yes	New York NY 2-5 Yes Yes Yes	New York NY 2-5 Yes Yes Yes	Chester NY 2-5 Yes No Yes	Suffern NY 2-5 No No	Chester NY 2-5 Yes No Yes	Chester NY 2-5 Yes No Yes	Syosset NY 2-5 Yes No Yes	Portland OR 11-25 Yes Yes Yes	Portland OR 2-5 Yes No No	Portland OR 11-25 No Don't know Don't know	Portland OR 26-50 Yes Don't know No	Portland OR 1 Yes No Yes
ni t	State OL: How many employed; D2: Concerned About HC; the health care debate; the health care debate; the health care debate; the health care debate; the health care debate;	NY 2-5 Yes Yes Yes	NY 26-50 Yes No Yes	NY 6-10 Yes No Don't know	NY 1 Yes No Don't know	NY 2-5 Yes No Yes	NY 2-5 Yes Don't know Yes	NY 2-5 No No Yes	NY 2-5 Yes Don't know No	NY 2-5 Yes Yes No	NY 1 Yes No Yes	NY 1 Don't know Don't know Yes	NY 2-5 Yes Don't know No	NY 6-10 Yes Yes Yes	NY 2-5 Yes Yes Yes	NY 2-5 Yes Yes Yes	NY 2-5 Yes No Yes	NY 2-5 No No	NY 2-5 Yes No Yes	NY 2-5 Yes No Yes	NY 2-5 Yes No Yes	OR 11-25 Yes Yes Yes	OR 2-5 Yes No No	OR 11-25 No Don't know Don't know	OR 26-50 Yes Don't know No	OR 1 Yes No Yes

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	Q8: How predictable from year to year are D8: How predictable from year to year are		hat	/hat	hat							/hat					Roughly the same		/hat					hat	hat	hat
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	G2: Do Non brovide health care?	Yes	Yes	Yes	Yes	Рo	No	Рo	No	Р	Рo	Рo	No	Р	Nо		Yes	Yes	Yes	Рo	No	Yes	Yes	Yes	Yes	Yes
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	Q4: Would health care difficulties prvent people from starting a small business2		Don't know								Don't know			Don't know		Non			Don't know							
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ц	Q3: Are small business interests recognized the health care debate?				Ň		M	M	Ň	Ň	Ň				Ň			M				Ň				
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	رک: Concerned About HC <sub>2</sub>										Don't know															
		~	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Don	Yes	Yes	Yes	Yes	Yes	Рo	Yes	Yes	Р	Yes	Yes	Yes	Yes	Yes	Yes
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<sup>.sui 41</sup> leəy	Q11: Do You wish You could provides? Do Your employees?					M										8										
	to vou could part					Don't know										don't know										
	OII:DO		Yes	Yes	Yes	Don		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	qon	Yes	Yes	Yes				Yes	No	Yes	Yes
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110: Why do you choos not to offer coverage?	Not Kesp. Dourt need Dourt need																									
hy do y offer c	Dou,t übey Complicated Not ENough Employees Nover Enough Employees										×													×		×
Q10: Why do you choose not to offer coverage?	Expensive Not ENON				××					×								×						×		
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ere re	Q8: How predictable from year to ye Your health care costs?	hat	hat				Roughly the same								hat						Roughly the same	hat				
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	Q7: Have Your Cost	s	Ś				s								S				S	S	Don't know	S				
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Q6: Why do you choose to offer coverage?	Jeyto		×														×					×				
Vhy do you choc offer coverage?	broduct	×	×				×								×								×			
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	QS: Do you provide health care?	í	6	ŝ															Don't know	(0	(0	(0				
	Q5: D0 YOUR	Yes	Yes	Yes	No	No	No	No	No	Ň	Nо	No	No	No	No	No	No	Ň	DO	Yes	Yes	Yes	No	No	No	No
čss; Ju <sub>ð</sub> n	ra solid health care difficulties مرومه المرومه المرومه المرومه المرومه المرومه المرومه المرومه المرومه المروم مرومه المرومة ا											\$								3	\$					3
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:4 <b>8</b> (	the health care debate; the health care debate;			know							Now	voux	Noux	Noux	NON	NON		Now		Now	Now	NOW				
	Q3: Are small business interests recc the health care debate?	Yes	٩	Don't know	Yes	Yes	Yes	No	No	No	Don't know	Don't know	Don't know	Don't know	Don't know	Don't know	Yes	Don't know	No	Don't know	Don't know	Don't know	Yes	0	No	No
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	05: Concerned About HC?															Don't know										
	Q2: Conce-	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	on't	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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	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	2-5
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	Q11: Do Vou	Yes	Yes	Yes	No	No	Yes		Yes
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Q10: Why do you choose not to offer coverage?	expensive Not ENOUSI						×		
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	Q8: How predictable from year to year ar Your health care costs?							Roughly the same	
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Q6: Why do you choose to offer coverage?	Other					×			
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	o vou provide health care?							S	
	QS: Do you provide health care?	No	No	No	No	No	No	Yes	No
		No	No	No	No	_	No	Yes	No
		No	No	No	No	know	No	Yes	No
						know			
uį pə	Q4: Would health care difficulties prveg people from starting a sinall business?	Yes No	No	Yes	Yes No	_	Yes No	Yes Yes	Yes No
u <sub>i pə</sub>	Q4: Would health care difficulties prveg people from starting a sinall business?	Yes	No	Yes	Yes	Don't know	Yes		
ui bə	Q4: Would health care difficulties prveg people from starting a sinall business?	Yes	No	Yes	Yes	Don't know	Yes	Yes	Yes
uį pə	Q3: Are small business interests recogniz the health care debate? Q4: Would health care difficulties prvent people from starting a small business?			Don't know Yes		know	Don't know Yes		
ui bə	Q3: Are small business interests recogniz the health care debate? Q4: Would health care difficulties prvent people from starting a small business?	Yes	No	Don't know Yes	Yes	Don't know	Don't know Yes	Yes	Yes
ui bə	Q3: Are small business interests recogniz the health care debate? Q4: Would health care difficulties prvent people from starting a small business?	Don't know Yes	Don't know No	Don't know Yes	Don't know Yes	Don't know Don't know	Don't know Yes	No Yes	No Yes
u <sub>! Pə</sub>	Q2: Concerned About HC; people from starting a small business; the health care difficulties prvent people from starting a small business; the health care difficulties prvent people from starting a small business;	Yes Don't know Yes	No	Yes	Yes	No Don't know Don't know	Yes	Yes	Yes
ui b9	Q2: Concerned About HC; people from starting a small business; the health care difficulties prvent people from starting a small business; the health care difficulties prvent people from starting a small business;	Yes Don't know Yes	Yes Don't know No	Don't know Don't know Yes	Yes Don't know Yes	No Don't know Don't know	Don't know Don't know Yes	No No Yes	Yes No Yes
u <sub>! Pə</sub>	Q1: How many employed; People from starting a small business the health care debate; the heal	11-25 Yes Don't know Yes	2-5 Yes Don't know No	1 Don't know Don't know Yes	2-5 Yes Don't know Yes	11-25 No Don't know Don't know	2-5 Don't know Don't know Yes	No Yes	No Yes
u <sub>! Pə</sub>	Q2: Concerned About HC; people from starting a small business; the health care difficulties prvent people from starting a small business; the health care difficulties prvent people from starting a small business;	Yes Don't know Yes	Yes Don't know No	Don't know Don't know Yes	Yes Don't know Yes	No Don't know Don't know	Don't know Don't know Yes	No No Yes	Yes No Yes
ui b9	Q1: How many employed; People from starting a small business the health care debate; the heal	11-25 Yes Don't know Yes	2-5 Yes Don't know No	1 Don't know Don't know Yes	2-5 Yes Don't know Yes	11-25 No Don't know Don't know	2-5 Don't know Don't know Yes	No No Yes	Yes No Yes
u <sub>! Pə</sub>	State O1: How many employed? O2: Concerned About HC; the health care difficulties prvent the health care debate? C3: Are small business interests recogniz the health care debate?	11-25 Yes Don't know Yes	2-5 Yes Don't know No	1 Don't know Don't know Yes	2-5 Yes Don't know Yes	11-25 No Don't know Don't know	2-5 Don't know Don't know Yes	No No Yes	Yes No Yes
ui b9	Q1: How many employed; People from starting a small business the health care debate; the heal	WI 11-25 Yes Don't know Yes	WI 2-5 Yes Don't know No	WI 1 Don't know Don't know Yes	WI 2-5 Yes Don't know Yes	WI 11-25 No Don't know Don't know	WI 2-5 Don't know Don't know Yes	No No Yes	Yes No Yes
u <sub>i</sub> pə	State O1: How many employed? O2: Concerned About HC; the health care difficulties prvent the health care debate? C3: Are small business interests recogniz the health care debate?	WI 11-25 Yes Don't know Yes	WI 2-5 Yes Don't know No	WI 1 Don't know Don't know Yes	WI 2-5 Yes Don't know Yes	WI 11-25 No Don't know Don't know	WI 2-5 Don't know Don't know Yes	No No Yes	Yes No Yes
uı pə	کائلا   الله	Madison WI 11-25 Yes Don't know Yes	Madison WI 2-5 Yes Don't know No	Madison WI 1 Don't know Don't know Yes	Madison WI 2-5 Yes Don't know Yes	Madison WI 11-25 No Don't know Don't know	Madison WI 2-5 Don't know Don't know Yes	2-5 No No Yes	2-5 Yes No Yes
ui b9	کائلا   الله	Madison WI 11-25 Yes Don't know Yes	Madison WI 2-5 Yes Don't know No	Madison WI 1 Don't know Don't know Yes	Madison WI 2-5 Yes Don't know Yes	Madison WI 11-25 No Don't know Don't know	Madison WI 2-5 Don't know Don't know Yes	2-5 No No Yes	2-5 Yes No Yes
u <sub>! Pə</sub>	State O1: How many employed? O2: Concerned About HC; the health care difficulties prvent the health care debate? C3: Are small business interests recogniz the health care debate?	WI 11-25 Yes Don't know Yes	WI 2-5 Yes Don't know No	WI 1 Don't know Don't know Yes	WI 2-5 Yes Don't know Yes	WI 11-25 No Don't know Don't know	WI 2-5 Don't know Don't know Yes	No No Yes	Yes No Yes