

Missouri Small Business Health Care Survey

Small Business Owners' Perspectives on Health Care Reform

A majority of Missourians (53.9%) receive their health coverage through their employers. Small employers (i.e., those with fewer than 100 employees) face the greatest barriers to offering even the most basic health coverage to their employees. This is of particular concern in Missouri because almost 96 percent of the state's employers are small businesses. To better understand how small businesses are confronting the challenge of offering health coverage and their opinions about health reform, the Missouri Foundation for Health engaged Small Business Majority to include Missouri in a survey conducted in 13 states across the U.S. In May 2009, a Small Business Majority survey of 200 small businesses in Missouri produced the following results.

High Cost of Health Insurance is a Financial Burden

- More than half (54%) of the small business owners in Missouri do not offer health insurance to their workers, and 89 percent of those report it is because they cannot afford the cost.
- Of the small business owners offering insurance, 72 percent report "really struggling" to afford the expense.
- 54 percent of owners report that their access to affordable coverage is fair or poor.
- Two-thirds of the respondents believe health care reform is needed immediately to improve the economy.
- Lowering insurance costs is the respondents' top health care reform goal (59%), followed by ensuring quality benefits (32%), guaranteed health care (30%), and universal coverage (29%).

Most Employers Accept Responsibility to Help Provide Employee Health Coverage

- When asked if their company has a responsibility to offer health insurance, 58 percent of the Missouri small business owners surveyed responded "yes."
- 59 percent agree with the idea of shared responsibility among government, individuals, employers, insurers, and providers for financing affordable health coverage.
- The majority (55%) respond that employers should pay some percentage of their payroll toward their employees' insurance if they do not offer a plan themselves.

Small Businesses Want Reform in Many Parts of the System

- Small business owners in Missouri appreciate choice: 69 percent indicate support for having access to both public and private health plans.
- 76 percent would support the establishment of a health care insurance pool to create a marketplace where small businesses and individuals could choose their coverage.

- 82 percent of respondents agree that people should be able to buy health insurance without regard to any past health problems.
- 68 percent respond that more entrepreneurs would start businesses if they did not face obstacles to coverage.

Respondents are Politically Varied

The Missouri respondents include 46 percent who identify themselves as Republican, 21 percent as Democrat, and 26 percent as independent.

Conclusion

Missouri's small business owners overwhelmingly indicate that cost is the most significant barrier to providing health insurance. A majority believe that health care reform is necessary in order to make coverage more affordable. Additionally, they see themselves as part of the solution, working together with the federal government, insurers, and providers. Many small businesses indicate that reform must include provisions that guarantee quality, affordable health care for all Missourians. As health reform is debated across the nation, data from this survey indicates that small businesses recognize the many barriers to providing health coverage and are eager to participate in the dialogue.

Acknowledgements

The information for this fact sheet was derived from "Missouri Small Business Health Care Survey: Small Business Owners' Perspectives on Health Care Reform," a survey conducted on behalf of the Missouri Foundation for Health by Small Business Majority. The survey was a telephone poll of 200 randomly selected small business owners in Missouri carried out by the national public opinion firm Lake Research in May 2009. The survey included owners of companies with fewer than 100 workers as well as sole proprietors.

Small Business Majority is a leading national small business advocacy organization focused on health care reform. The organization conducts original scientific research exploring the experiences and opinions of small business owners about health care reform throughout the nation, and projects this voice to policymakers through a network of small business spokespeople.