

# NATIONAL ASSOCIATION OF REALTORS®

## Attitudes Towards Small Business Health Care

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# Methodology

Public Opinion Strategies and Lake Research Partners are pleased to present the key findings from a national telephone survey of 800 likely voters conducted March 14-16, 2006.

- The survey was conducted among 800 likely voters nationally.
- Data from this national survey was combined with data from regional oversamples in eight political regions. Three hundred (300) likely voters were interviewed in each of the eight regions.

The margin of error is  $\pm 3.46\%$  for the N=800 National Data and is  $\pm 5.66\%$  for the N=300 Regional Data.

# Objective

The primary objectives of the survey included: Exploring attitudes about the health care system today; and assessing voters' reactions to a small business health purchasing plan.

Among the topics covered in this summary presentation include:

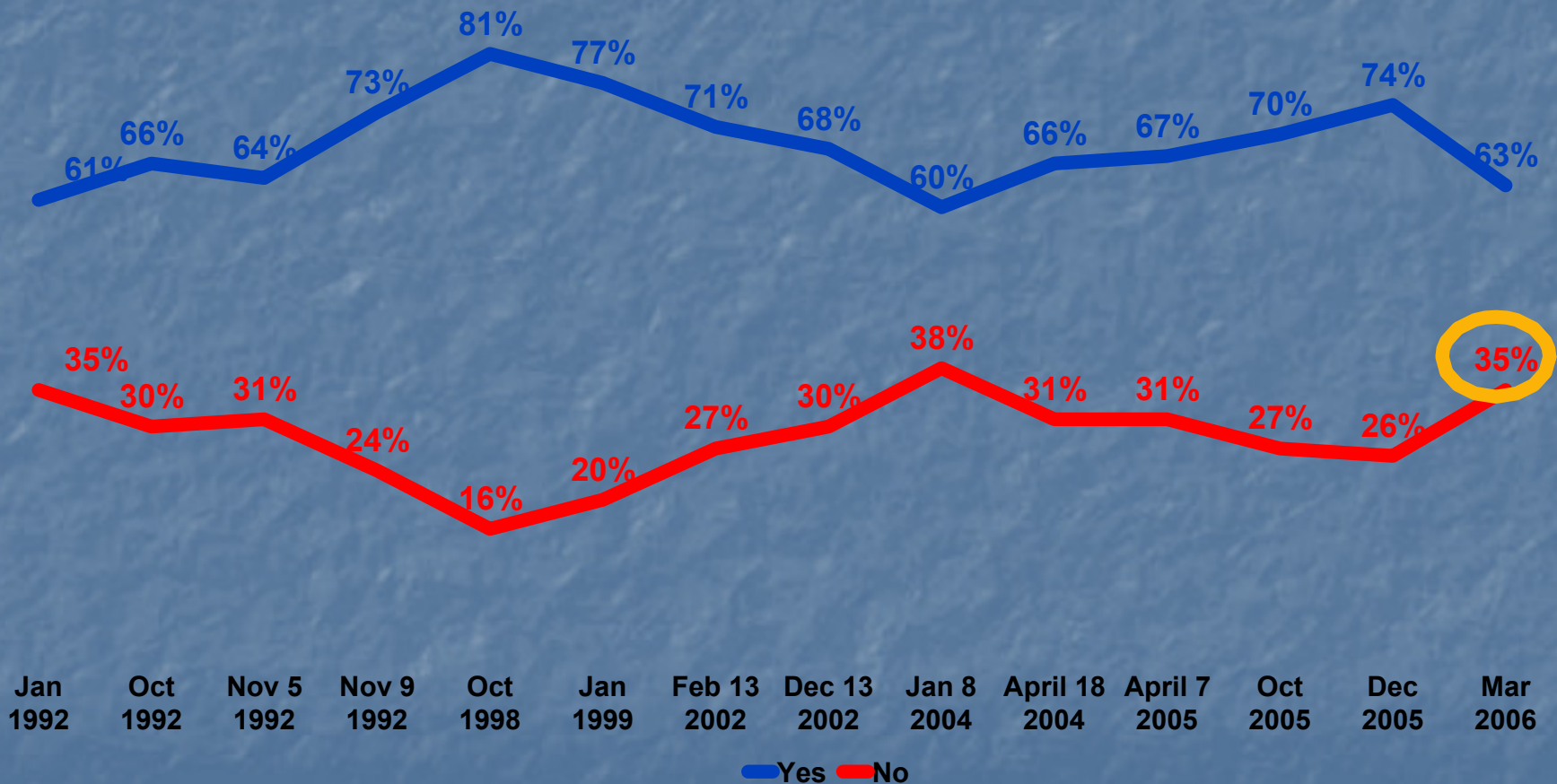
- An assessment as to whether the health care system is meeting voters' needs with respect to quality, cost, access, and choice.
- Reactions to a description of small business health plans.
- Resonance of arguments in support of and against the concept of small business health plans.

# Bottom Line

- Voters are struggling with today's health care system. Thirty-five percent (35%) say the health care system is not meeting their needs.
- Voters across income and partisan lines have significant concerns about the cost of health care today. Access to healthcare plans is a concern to lower income voters and those working for small companies.
- Voters overwhelmingly support a small business health purchasing plan concept—89% favor this approach while just six percent (6%) are opposed.
- Read equally balanced arguments on both sides of the small business health plan debate, voters find the argument from those in support of the plan significantly more compelling. Voters recognize the potential for expanded access, greater negotiating power, and reduced rates.
- After hearing both sets of arguments, support for a new model of small business health purchasing plan remains strong.

# Key Findings

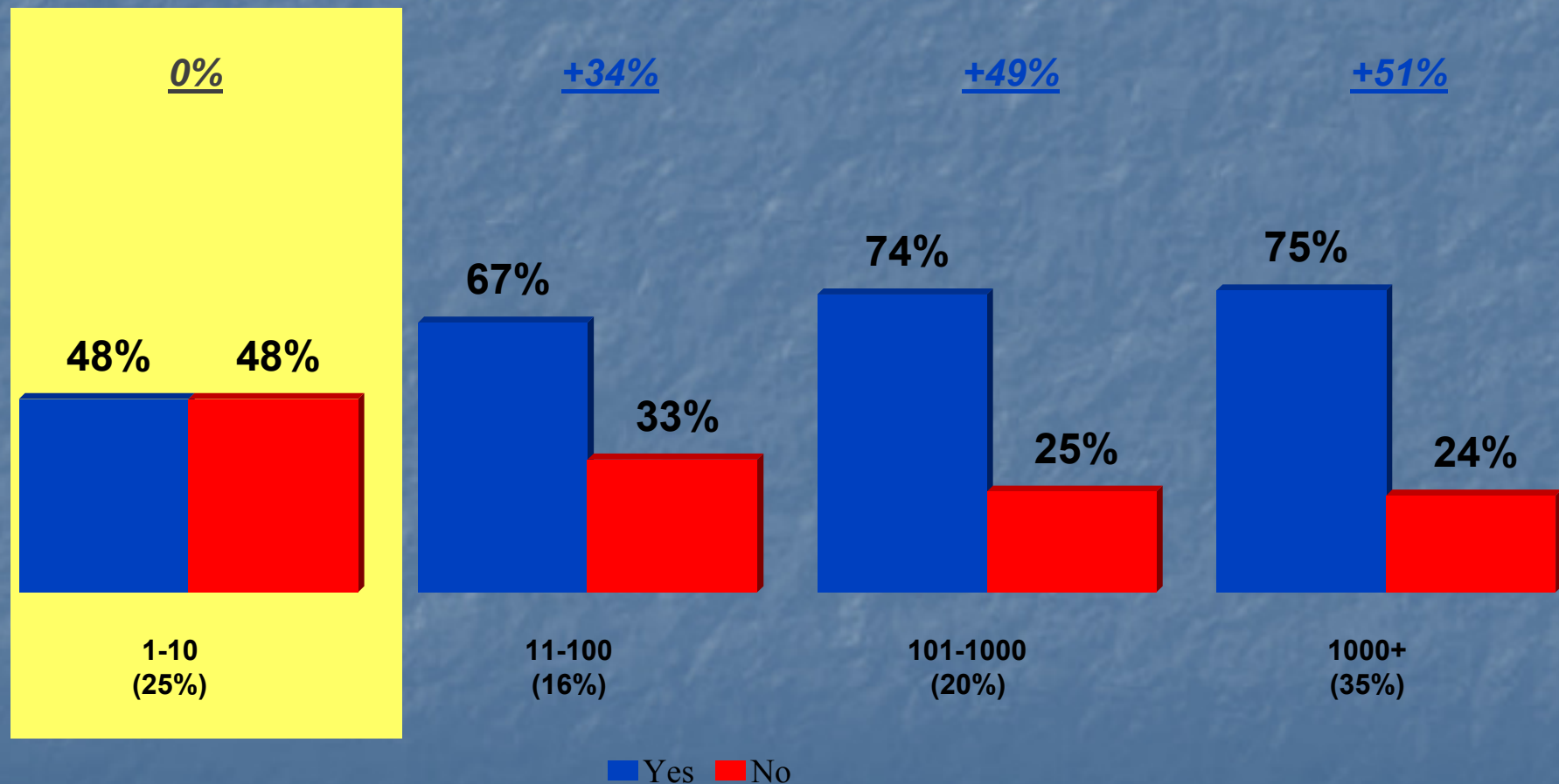
Feelings among voters that the health care system is not meeting their needs is among the highest seen in the last 14 years since we began tracking this question.



*Just generally speaking, is the current health care system meeting the needs of you and your family?*

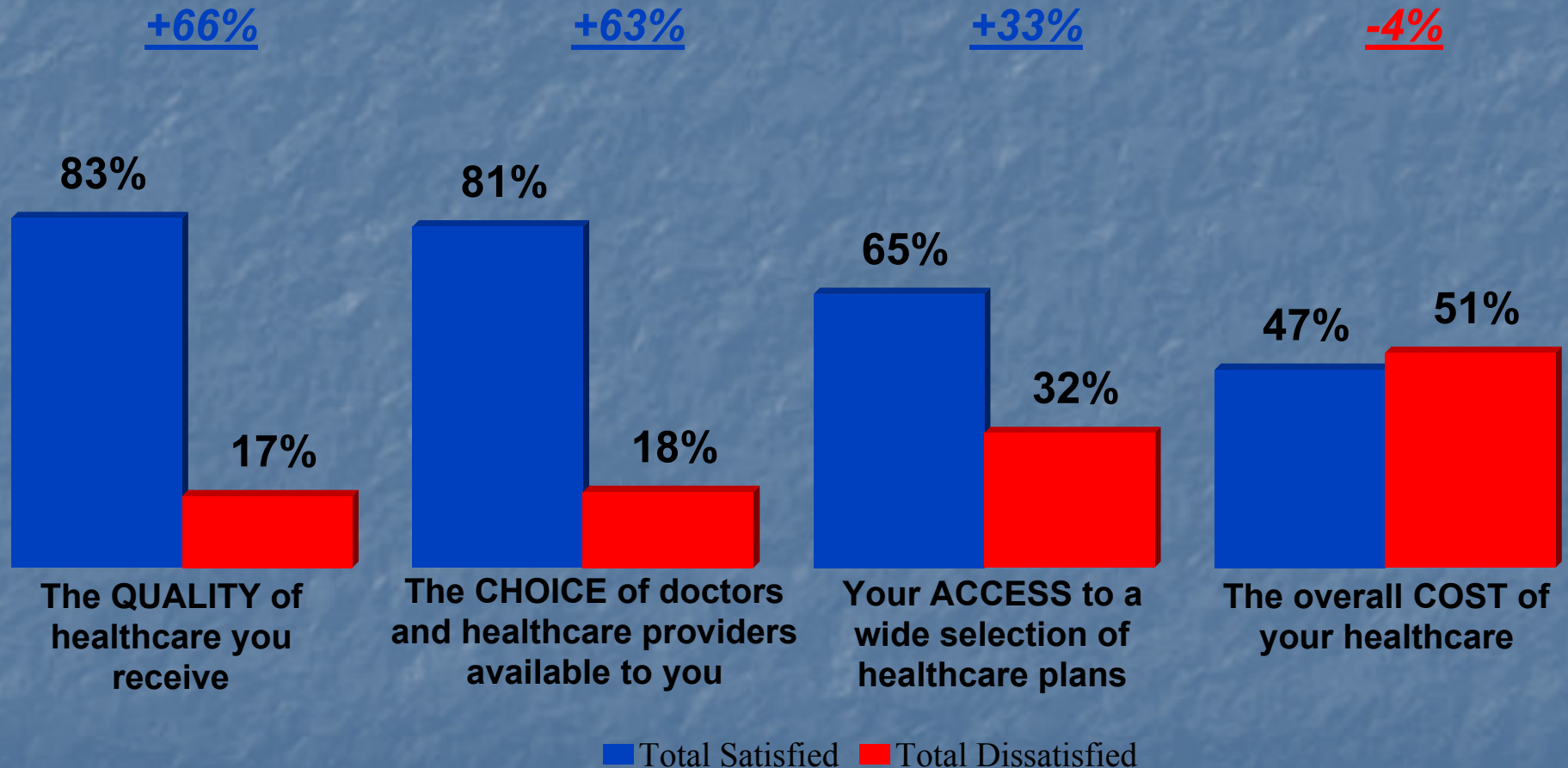
The one in four Americans who work in businesses of less than 10 employees are most likely to say the healthcare system is not meeting the needs of them and their family.

*By Company Size Among those Employed*



*Just generally speaking, is the current health care system meeting the needs of you and your family?*

## The cost of health care is a major concern.

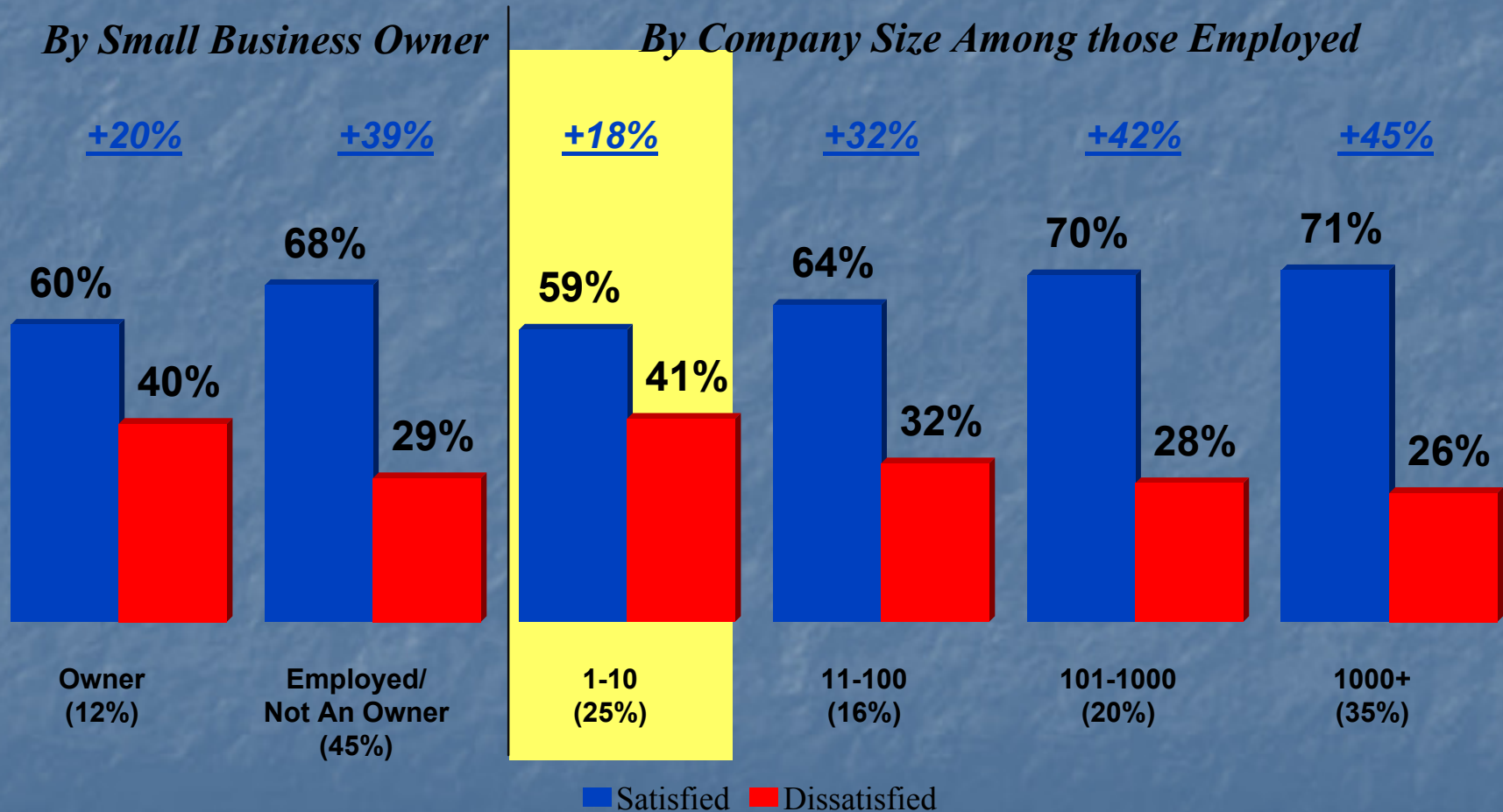


*We would like your views on this country's healthcare system... Please tell me if you are — very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied — with each of the following...*



Access to a range of health care plans is a struggle for many workers, particularly in small companies.

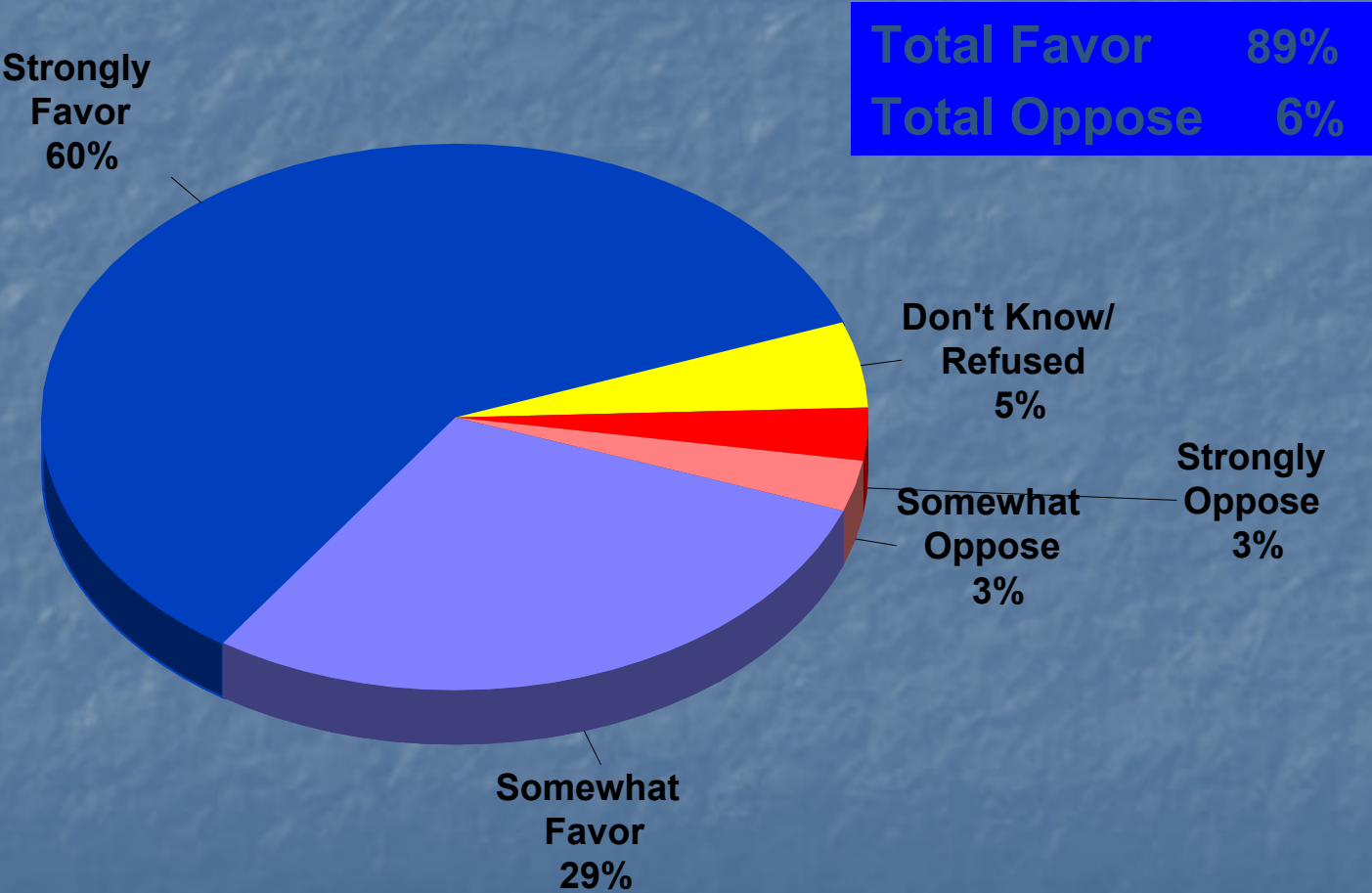
*Your ACCESS To A Wide Selection of Healthcare Plans*



*We would like your views on this country's healthcare system... Please tell me if you are — very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied — with each of the following...*

# Voters overwhelmingly support the small business health plan.

## Small Business Healthcare Plan



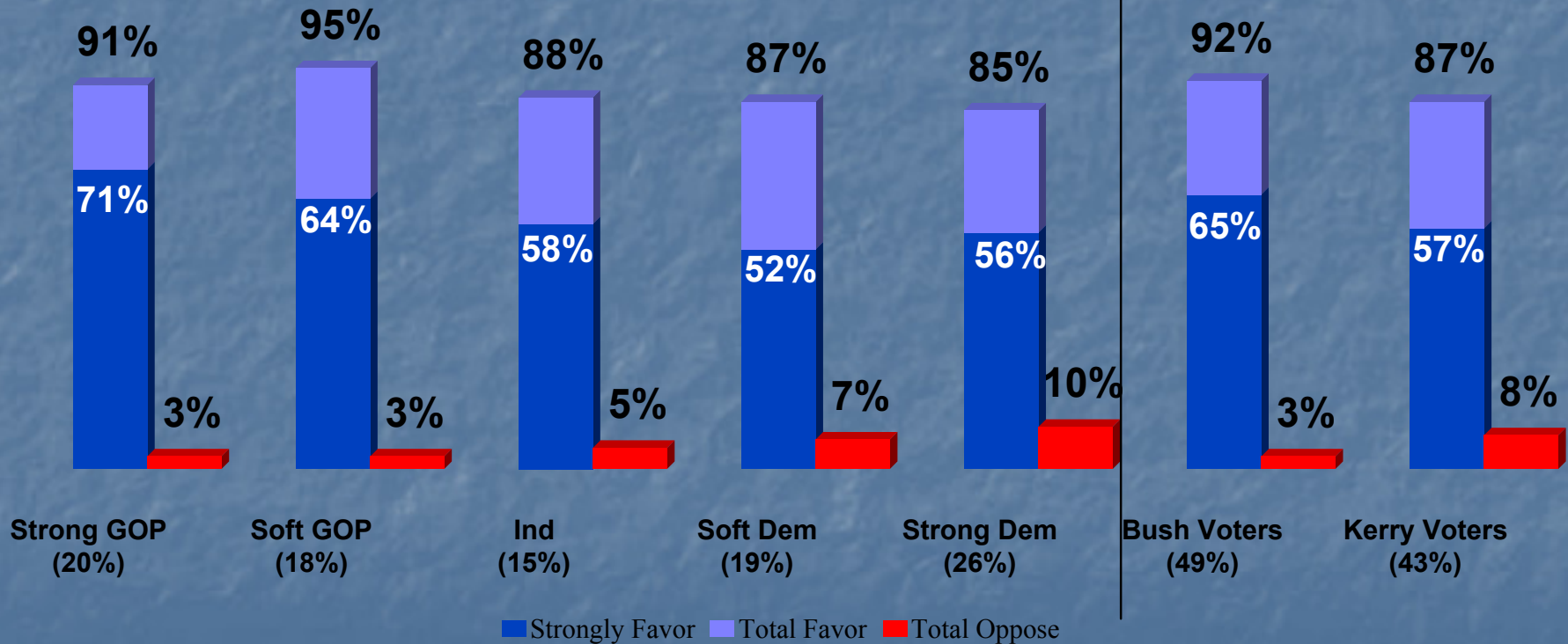
*Based on detailed/aided description, is this plan something you would FAVOR or OPPOSE?*

Voters across the political spectrum strongly support the concept.

Small Business Healthcare Plan

*By Party*

*By 2004 Vote*

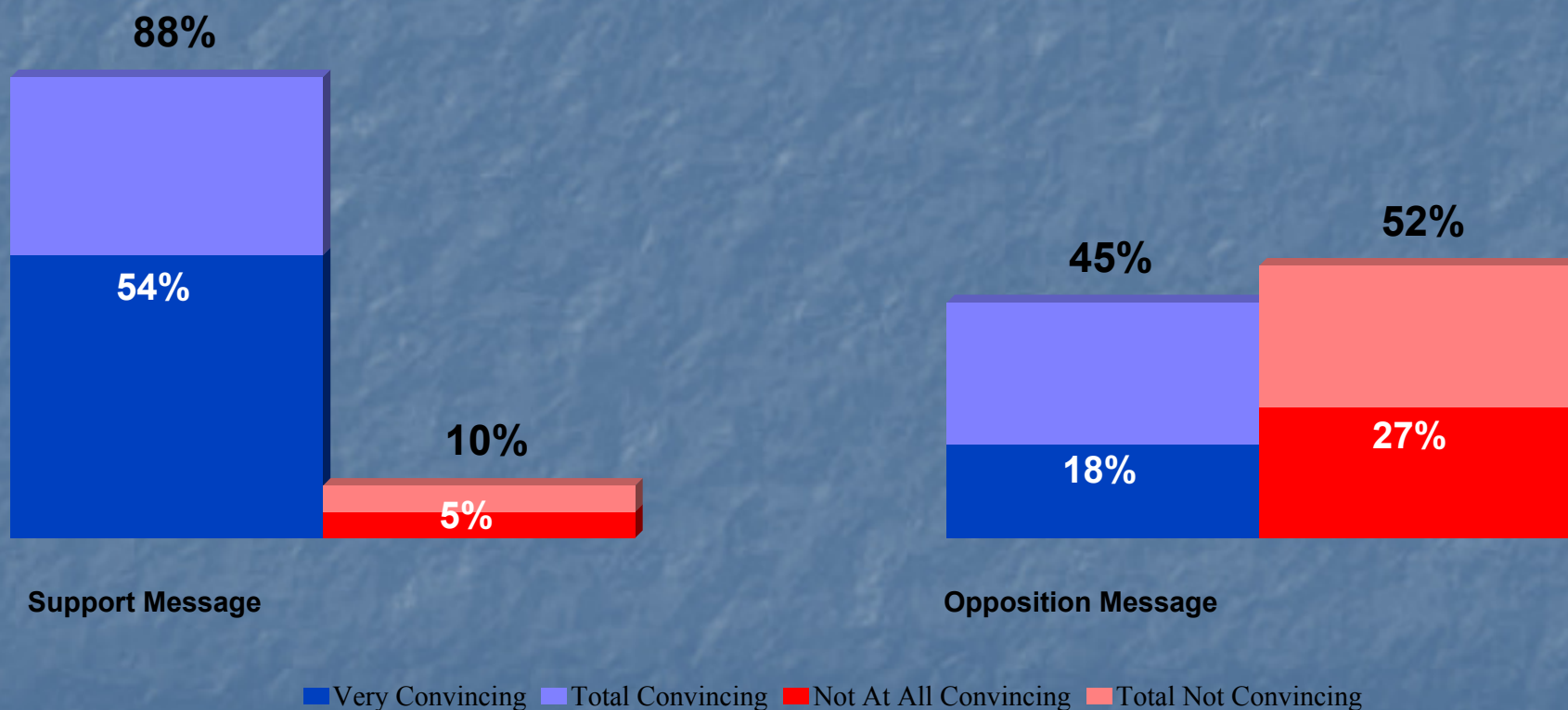


*Based just on this description, is this plan something you would FAVOR or OPPOSE?*

People who SUPPORT this new type of plan say the self-employed and small businesses are the engine of our economy. But, they are being frozen out of the healthcare market in what amounts to healthcare discrimination. This new type of plan just makes sense. By banding together, the self-employed and small businesses establish the same bargaining power that large companies and unions now enjoy in negotiating insurance rates. These types of plans could also be customized to meet the specific needs of the businesses that have banded together. The Congressional Budget Office estimates that premium reductions could average between roughly one-thousand dollars up to nineteen hundred dollars for the average family plan. Others have estimated that up to four-point-five million people currently without insurance would now be able to have access to coverage. ...And how convincing is this as a reason to SUPPORT this new plan?

People who OPPOSE this new type of plan say this new plan is completely untested and threatens the healthcare of thousands of people. Under this new plan, health insurance companies would have the power to cherry pick only healthy individuals, which means those who are ill or with pre-existing conditions would either be left out or have to pay much higher rates. It could mean one hundred thousand sick people losing coverage and another million who lose coverage due to higher premiums. This legislation would also allow these plans to ignore state laws that require insurance plans to provide certain basic services. Without these state laws, the insurance coverage under these plans would only be bare bones and not cover many of the services that Americans have come to expect from their health insurance. ...And how convincing is this as a reason to OPPOSE this new plan?

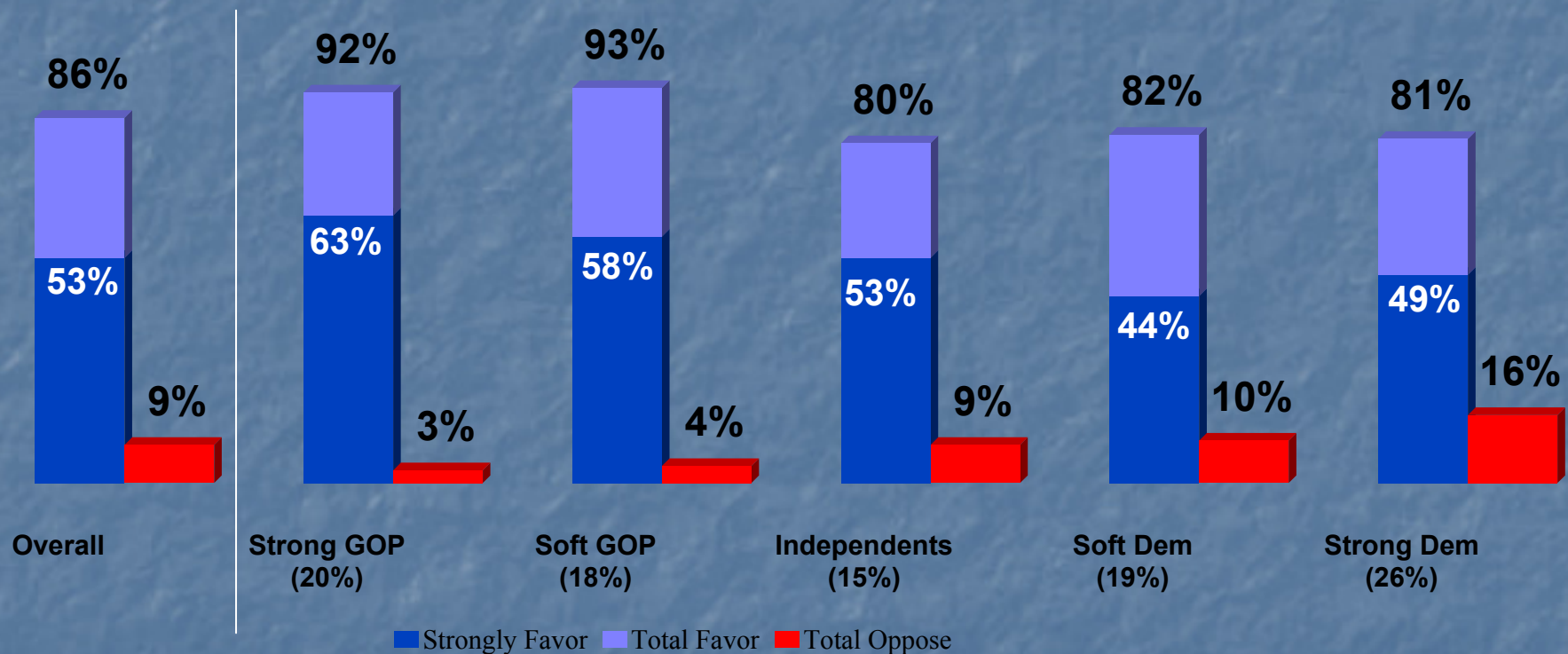
The message in support of the new plan easily trumps the opposition's message.



*And how convincing is this as a reason to SUPPORT/OPPOSE this new plan?*

Support for the plan remains incredibly strong after hearing both sets of messages.

*Informed Ballot By Party*



*Now that you have heard some additional information about this new type of healthcare coverage allowing the self-employed and small businesses to band together to purchase private health insurance coverage for themselves or their employees, is this something you would FAVOR or OPPOSE?*

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