



# National Survey of Small Business Executives on Health Care

## **Chart Pack**

Kaiser-Harvard Program on the  
Public and Health/Social Policy  
in conjunction with  
American Small Business Alliance Education Fund

June 17, 1998

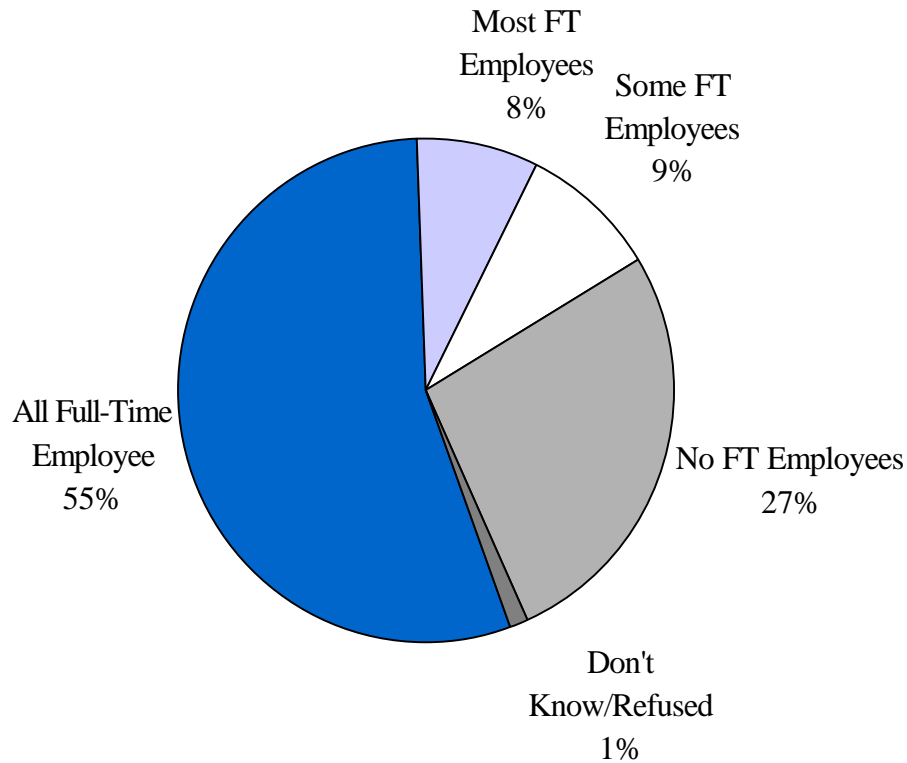
# Small Business' Experiences and Practices with Health Insurance and Managed Care

# Chart 1

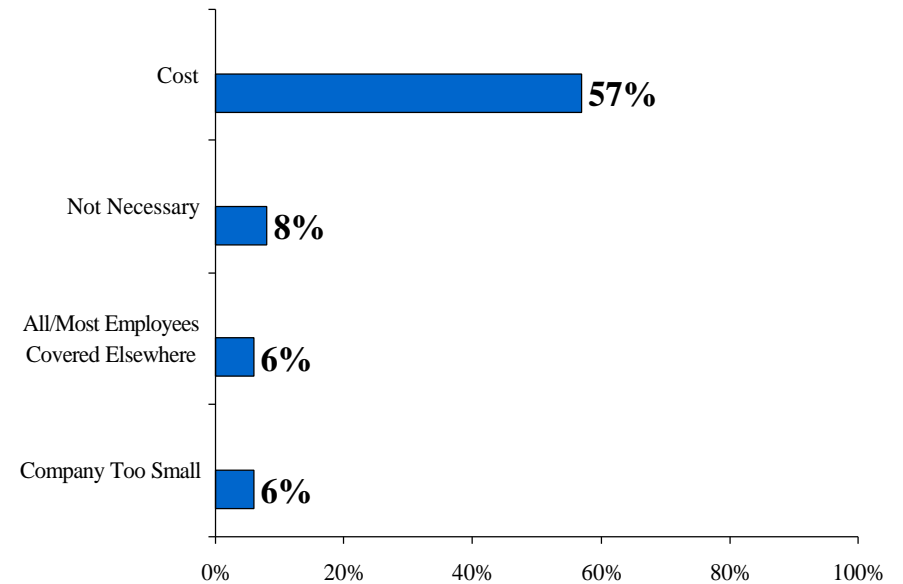
## Health Benefits Provided by Small Businesses

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**Percent of small businesses that provide health benefits to...**



**Most commonly cited reasons for not offering health coverage**



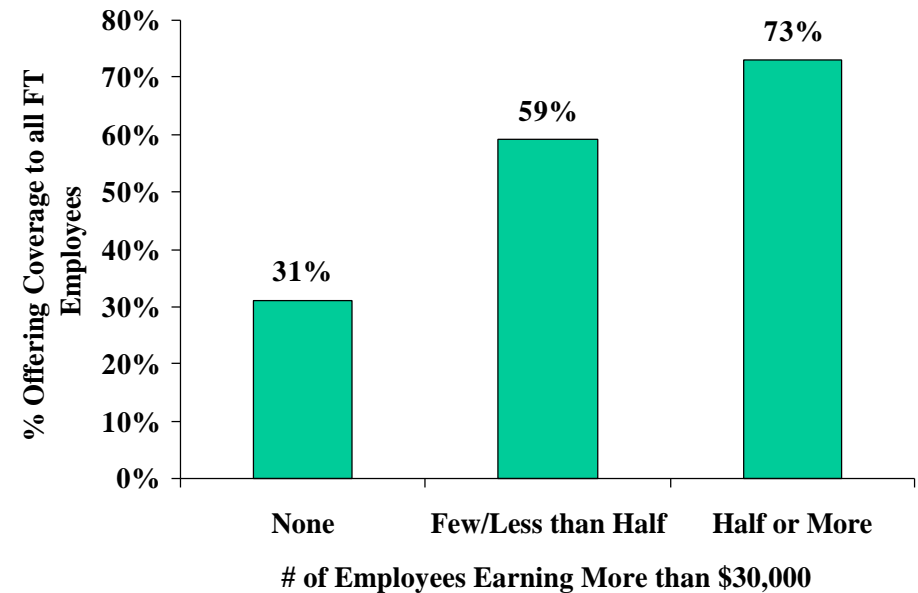
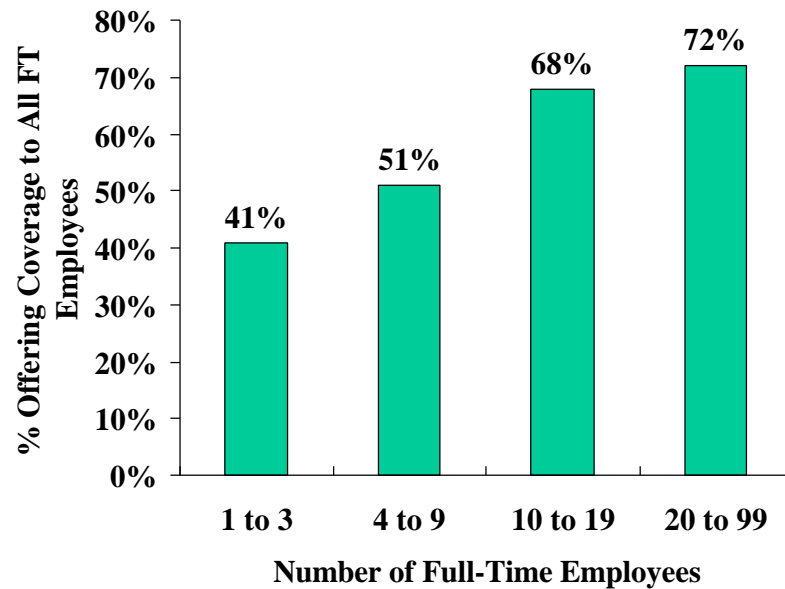
Source: National Survey of Small Business Executives, Kaiser-Harvard Program on the Public and Health/Social Policy and the ASBA Education Fund, June 1998.

**Chart 2**

## **Larger and Higher Wage Businesses More Likely to Offer Coverage**

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Percent of small businesses offering health insurance to all full-time employees



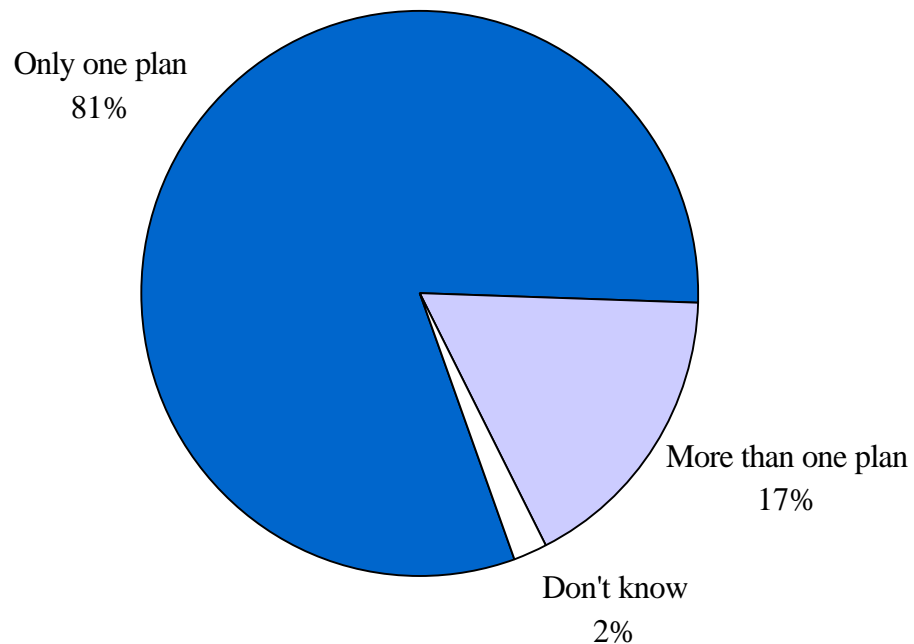
Source: National Survey of Small Business Executives, Kaiser-Harvard Program on the Public and Health/Social Policy and the ASBA Education Fund, June 1998.

### Chart 3

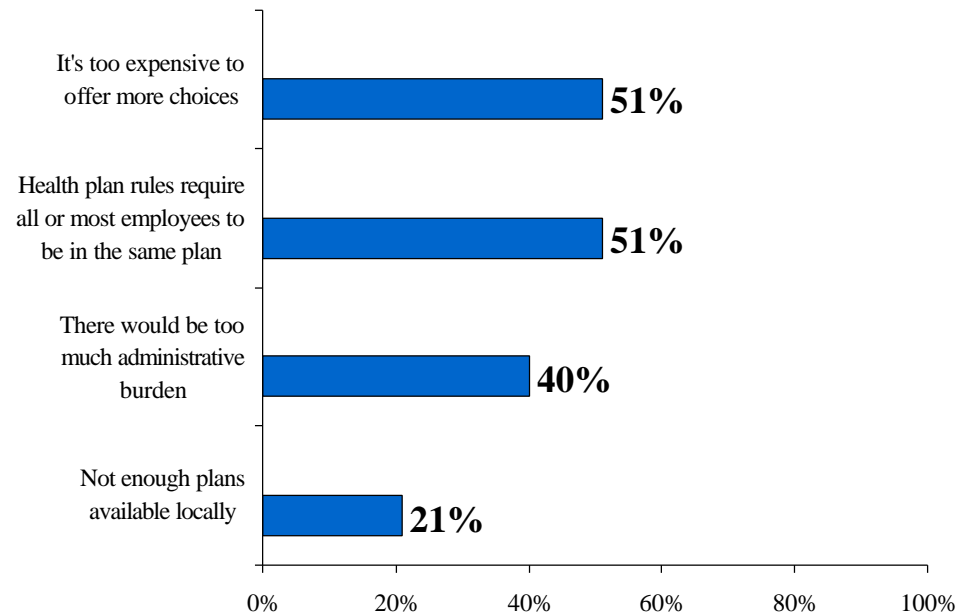
## Health Plan Choices Offered by Small Businesses

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**Number of health plans  
company offers employees**



**Percent who say each is a major  
reason for not offering more  
health plan choices**



Source: National Survey of Small Business Executives, Kaiser-Harvard Program on the Public and Health/Social Policy and the ASBA Education Fund, June 1998.

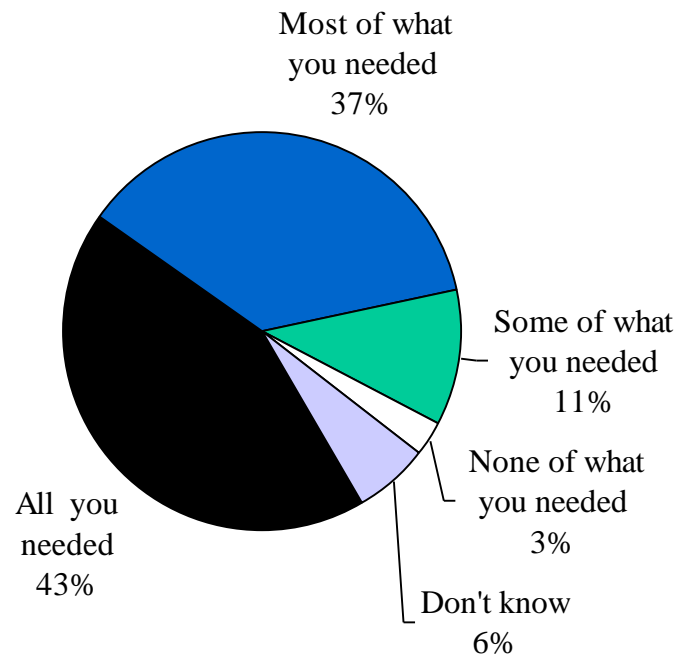
## Chart 4

# Making Decisions About Health Plans

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Percent of small business executives who say...

**When you last made a decision about which health plan to offer employees, the amount of information you had was...**



**Dealing with health insurance issues is...**

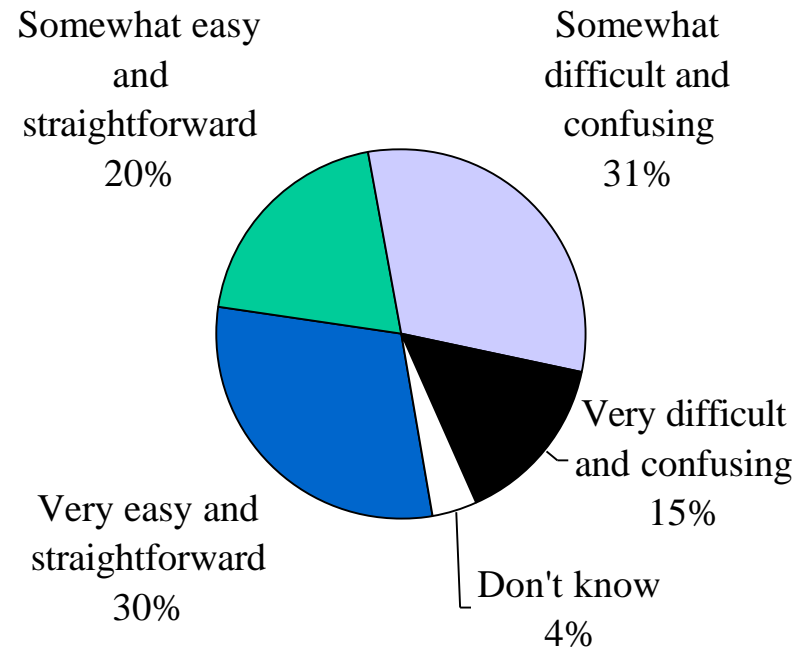
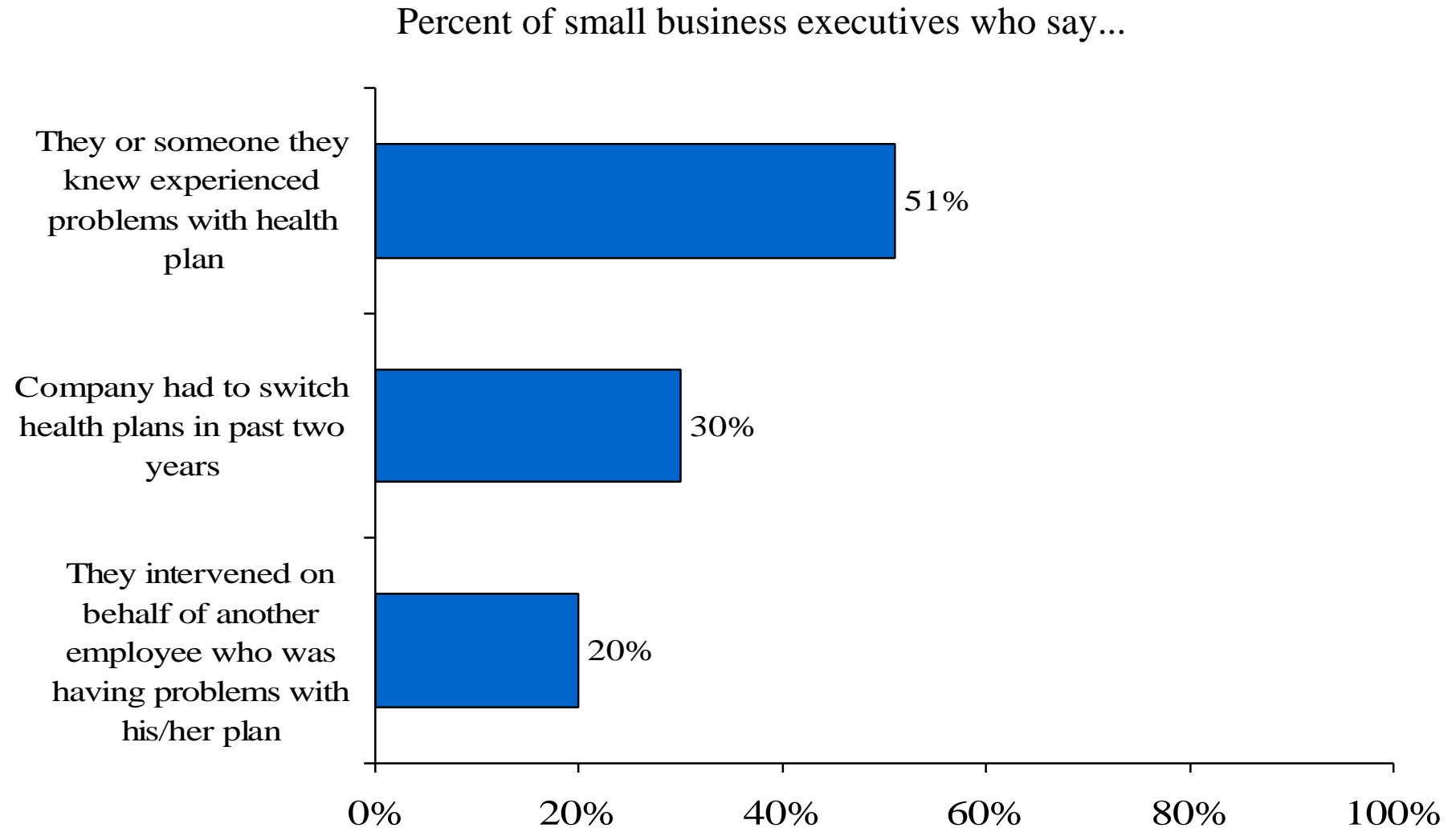


Chart 5

## Small Business Executives' Experiences with Health Plans

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Source: National Survey of Small Business Executives, Kaiser-Harvard Program on the Public and Health/Social Policy and the ASBA Education Fund, June 1998.

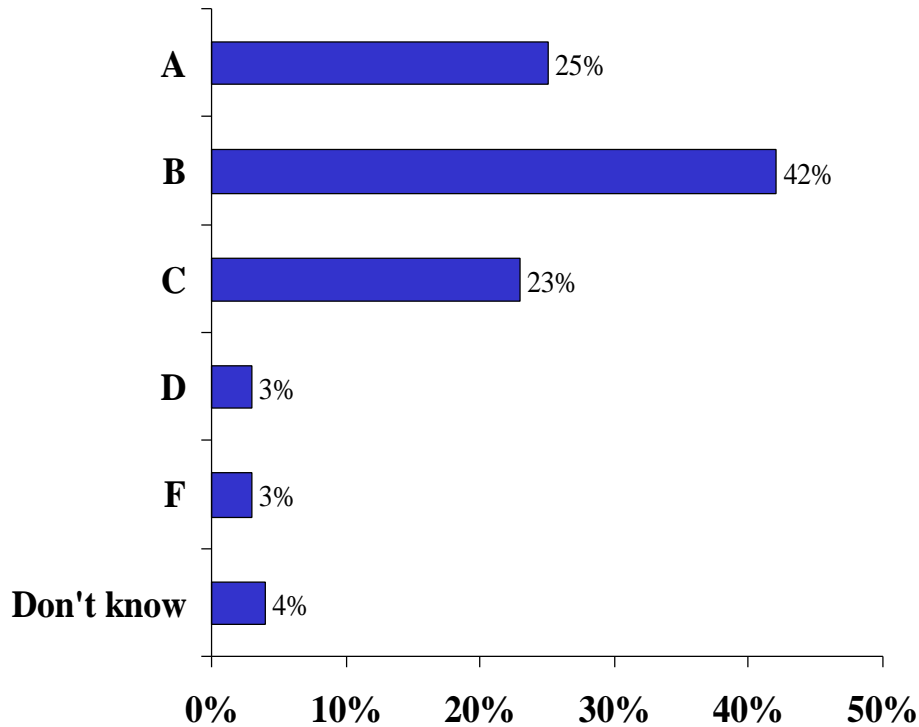
## Chart 6

# How Would You Rate Your Health Plan?

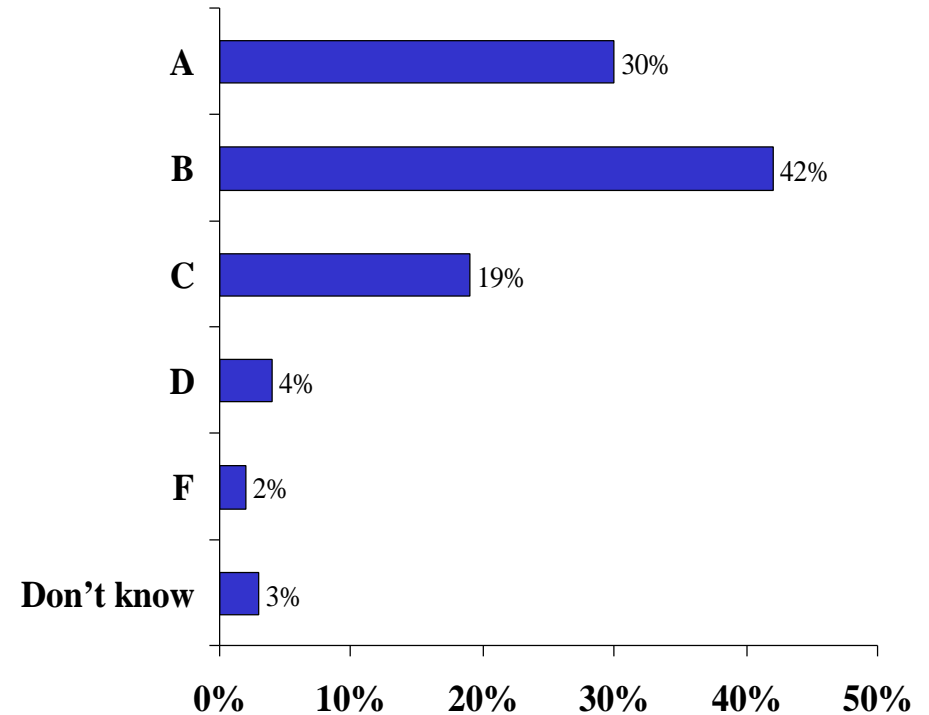
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Percent who give their health plan a grade of...

**Small business executives  
(largest plan offered)**



**All Americans**

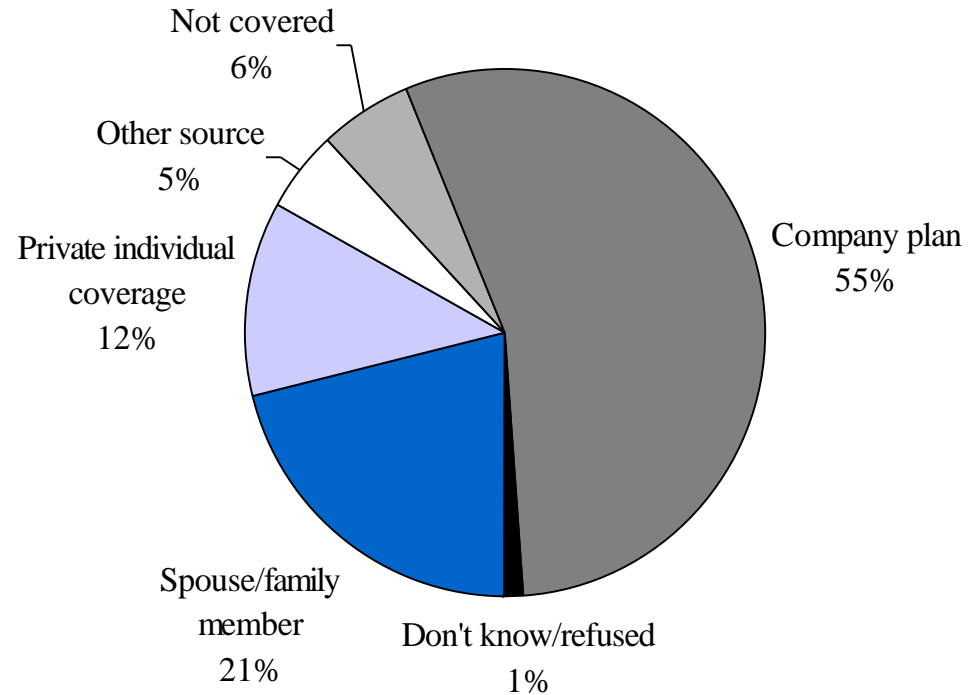


Source: National Survey of Small Business Executives, Kaiser-Harvard Program on the Public and Health/Social Policy and the ASBA Education Fund, June 1998; Kaiser-Harvard Program on the Public and Health/Social Policy National Survey of Americans' Views on Consumer Protection in Managed Care, January 21, 1998.

## Chart 7

# Source of Personal Health Coverage of Small Business Executives

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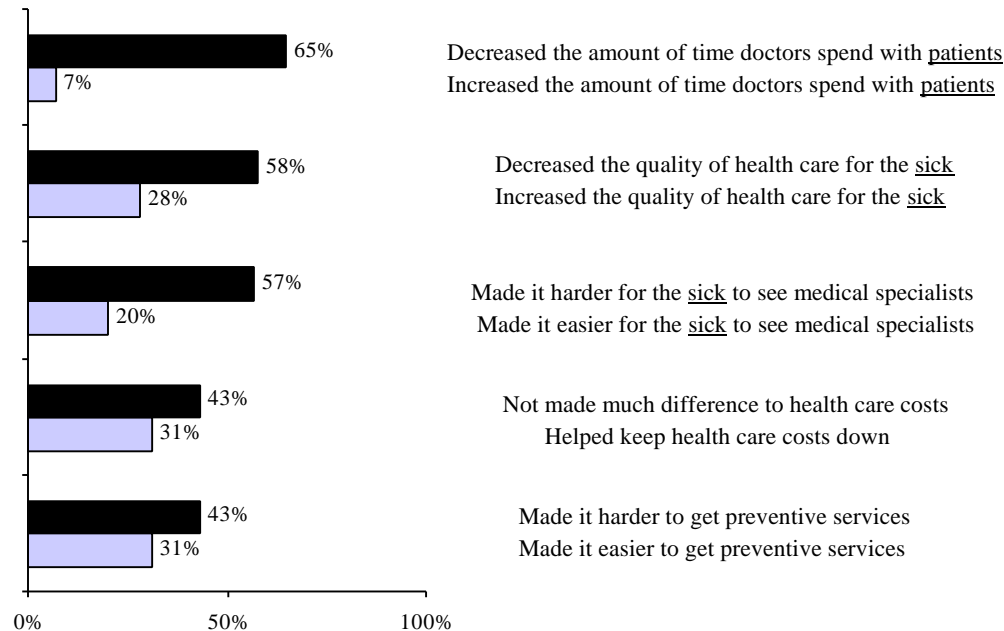
Source: National Survey of Small Business Executives, Kaiser-Harvard Program on the Public and Health/Social Policy and the ASBA Education Fund, June 1998.

## Chart 8

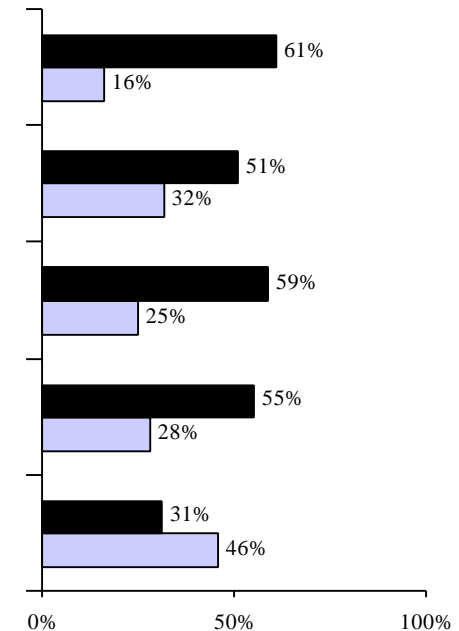
# Small Business Executives' Views of Managed Care

Percent who say during the last few years  
HMOs and other managed care plans have...

### Small business executives



### All Americans



Source: National Survey of Small Business Executives, Kaiser-Harvard Program on the Public and Health/Social Policy and the ASBA Education Fund, June 1998; Kaiser-Harvard Program on the Public and Health/Social Policy National Survey of Americans' Views on Managed Care, November 5, 1997.

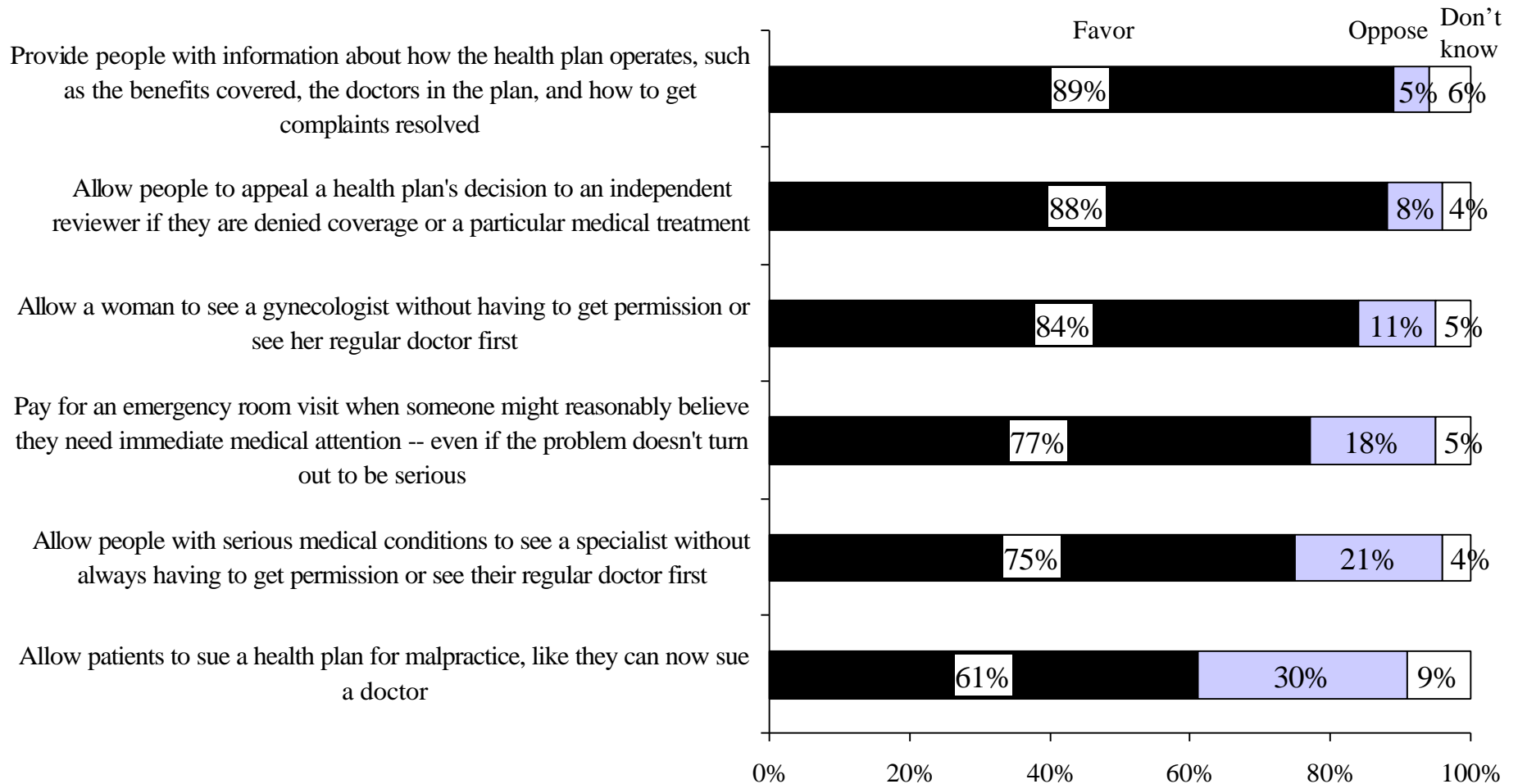
# **Small Business Executives' Views of Consumer Protection Proposals and Their Potential Effects**

## Chart 9

# Small Business Executives' Views of Proposed Consumer Protections

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Would you favor or oppose a law requiring health plans to...

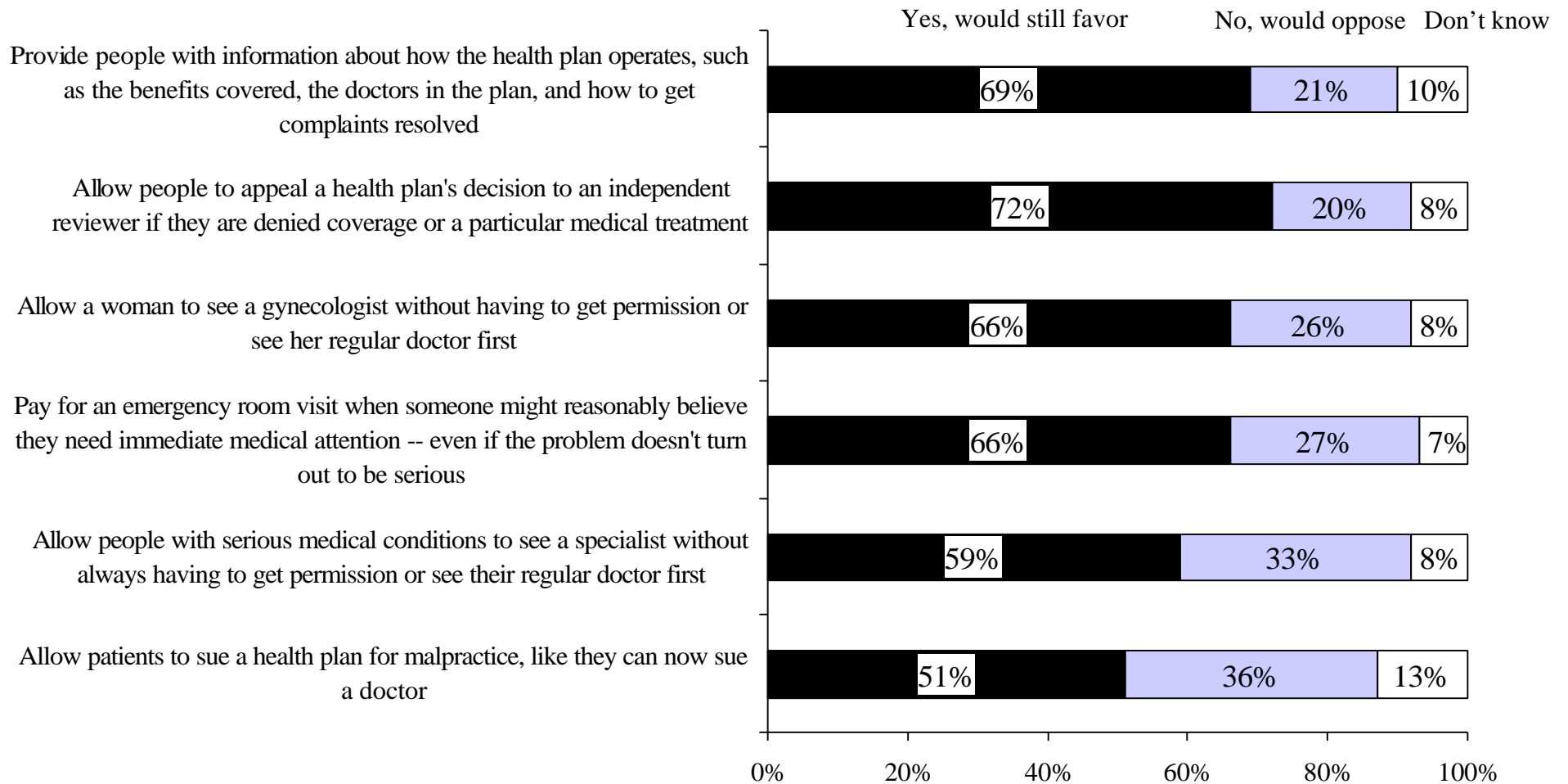


Source: National Survey of Small Business Executives, Kaiser-Harvard Program on the Public and Health/Social Policy and the ASBA Education Fund, June 1998.

## Chart 10

# What if Costs Rose as a Result?

Would you still favor this law if you heard it might increase the cost of people's health insurance premiums?

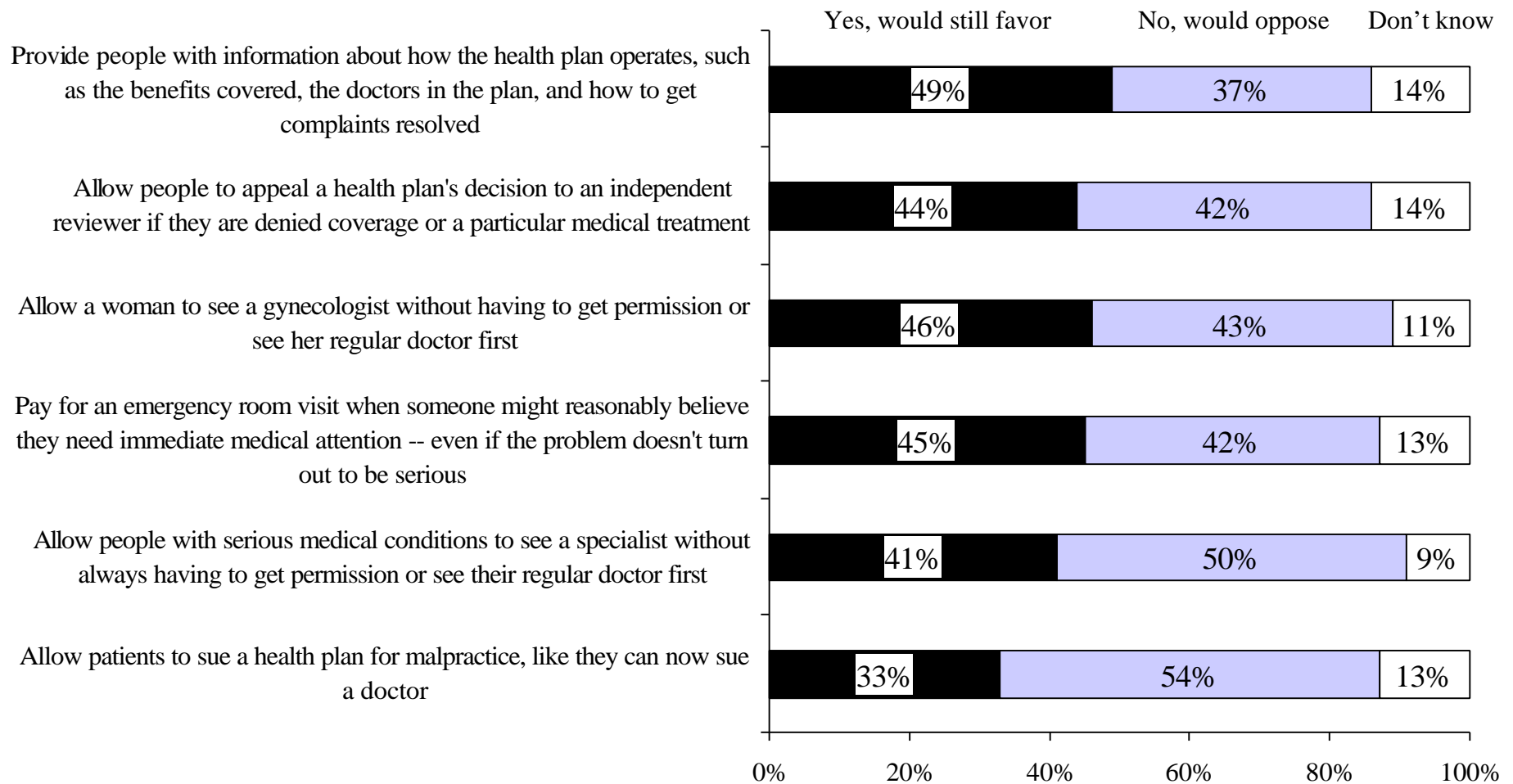


Source: National Survey of Small Business Executives, Kaiser-Harvard Program on the Public and Health/Social Policy and the ASBA Education Fund, June 1998.

Chart 11

## What if Government Involvement in Health Care Increased?

Would you still favor this law if you heard it might get the government “too involved” in health care?

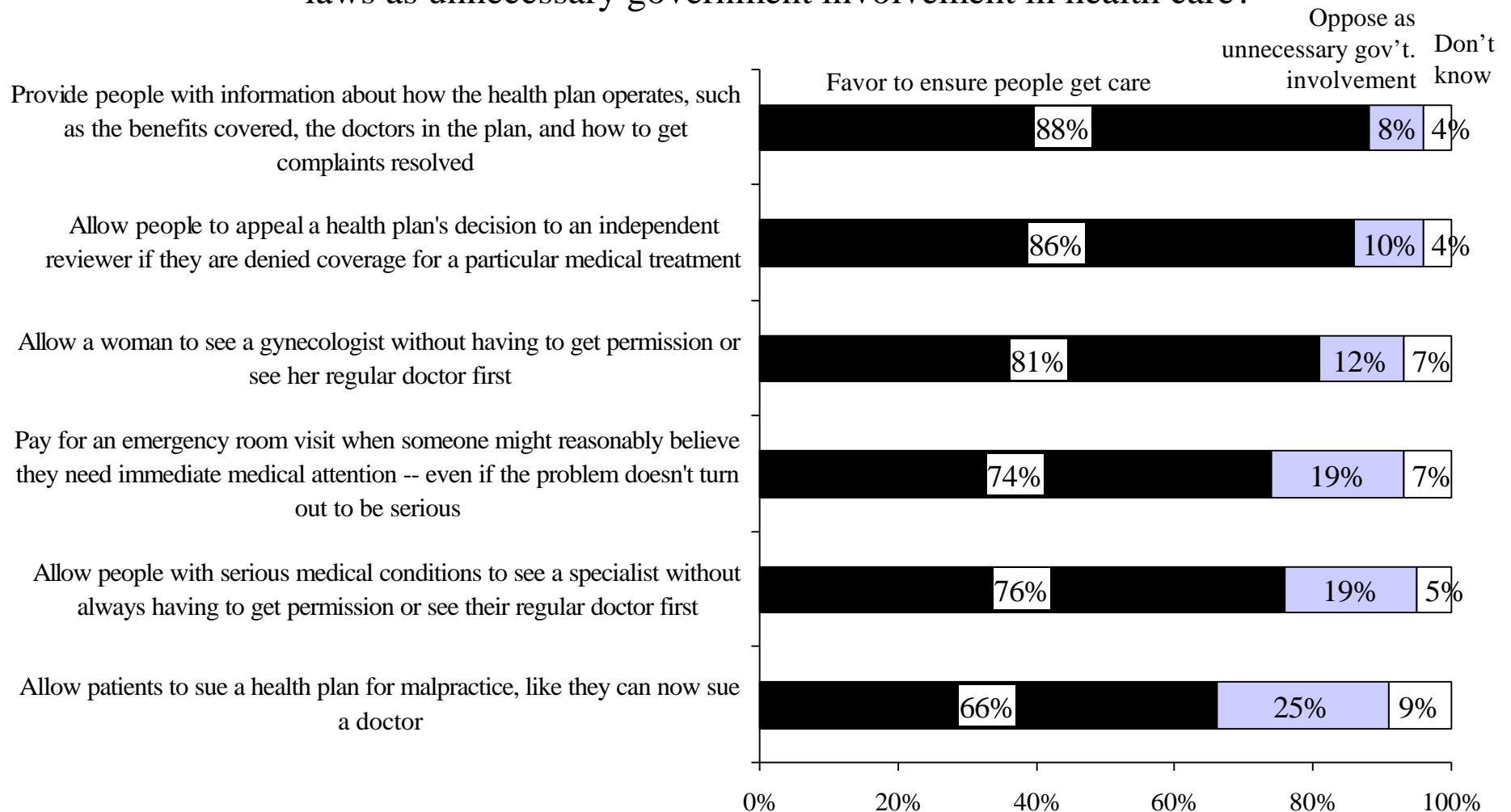


Source: National Survey of Small Business Executives, Kaiser-Harvard Program on the Public and Health/Social Policy and the ASBA Education Fund, June 1998.

Chart 12

## Government Involvement vs. Ensuring People Get Care They Need

Would you favor laws that would require HMOs, managed care plans and health insurance companies to do each of the following to make sure people get the care they need or oppose such laws as unnecessary government involvement in health care?

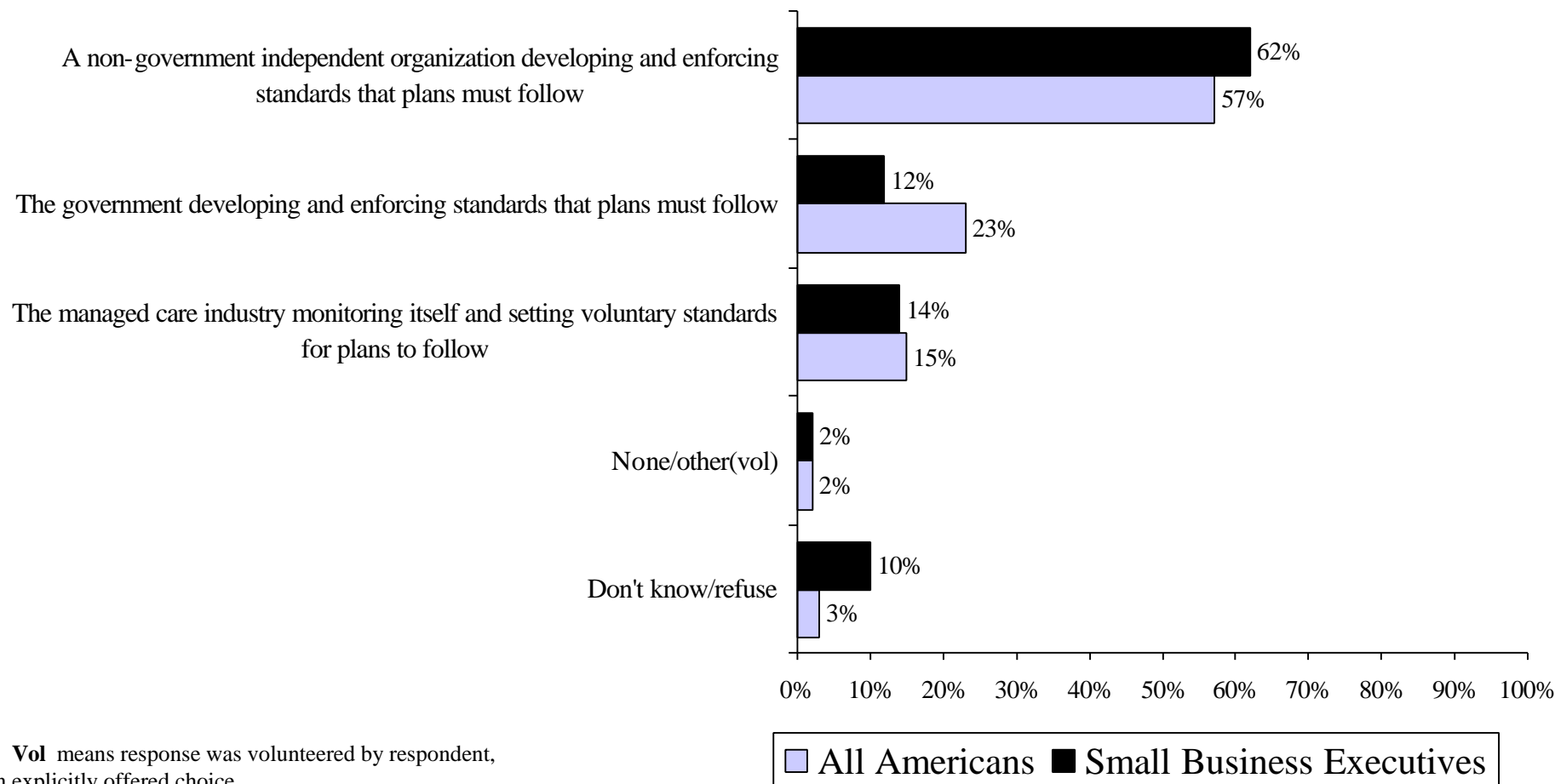


Source: National Survey of Small Business Executives, Kaiser-Harvard Program on the Public and Health/Social Policy and the ASBA Education Fund, June 1998.

## Chart 13

# Who Should Regulate Managed Care?

Percent who say each is the “best” way to ensure consumers are treated fairly and get the proper care



Source: National Survey of Small Business Executives, Kaiser-Harvard Program on the Public and Health/Social Policy and the ASBA Education Fund, June 1998; Kaiser-Harvard Program on the Public and Health/Social Policy National Survey of Americans' Views on Consumer Protection in Managed Care, January 21, 1998.

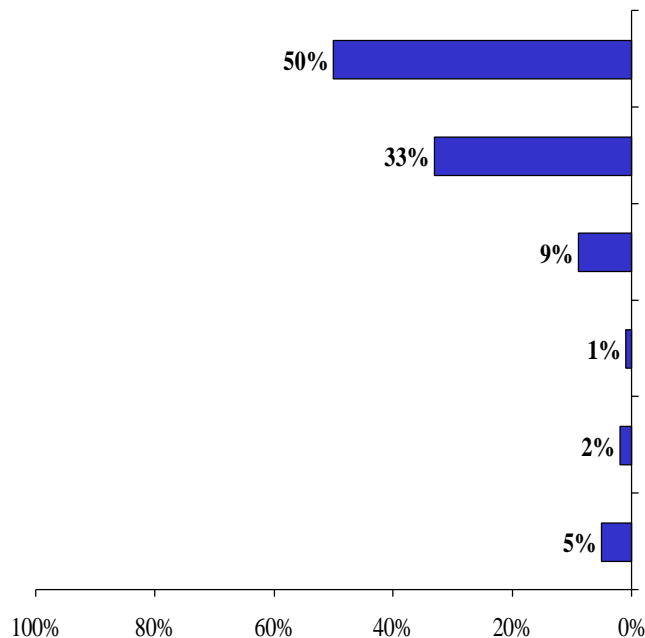
## Chart 14

# How Small Businesses Who Now Offer Coverage Say They Would Respond to a Cost Increase

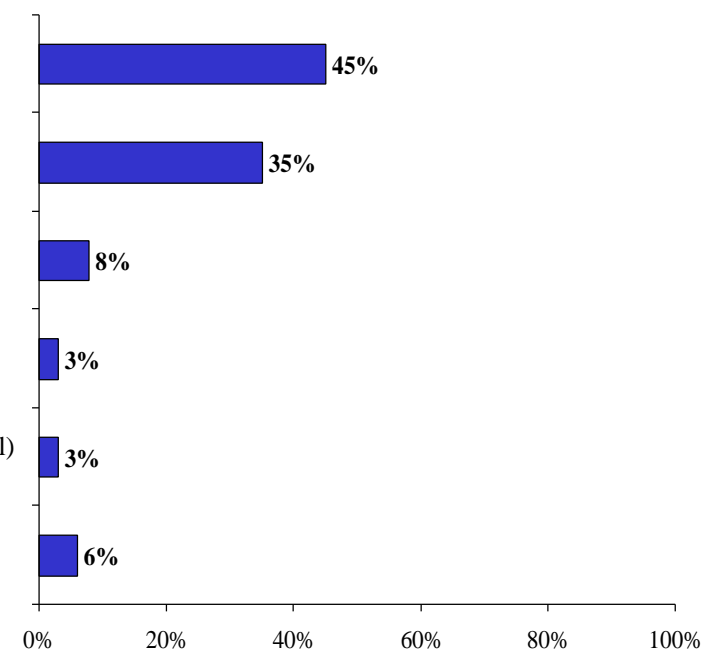
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If your share of health insurance premiums for a single employee increased by \$1-5/\$15-20 what would your company be most likely to do?

**Increase of one to five dollars  
per month per employee**



**Increase of fifteen to twenty dollars  
per month per employee**



Note: **Vol** means response was volunteered by respondent, not an explicitly offered choice.

Source: National Survey of Small Business Executives, Kaiser-Harvard Program on the Public and Health/Social Policy and the ASBA Education Fund, June 1998.

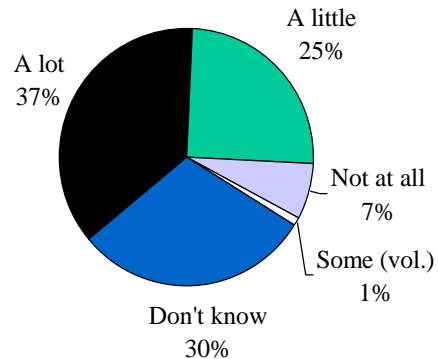
## Chart 15

# What Small Business Executives Say Might Happen

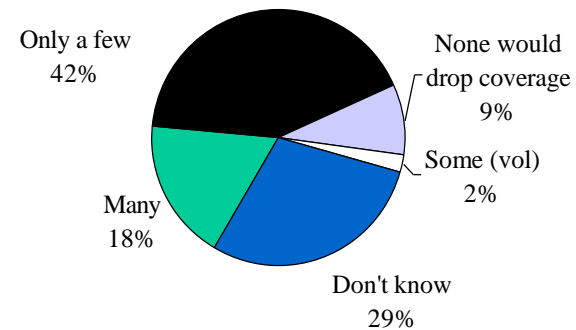
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If proposed consumer protections were passed into law,  
percent of small business executives who think...

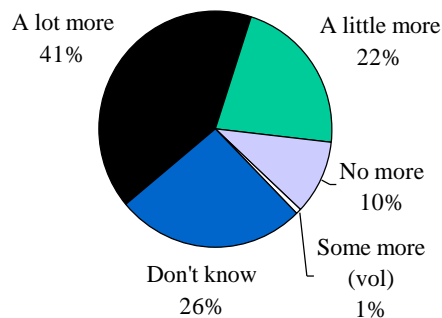
### The cost of health insurance premiums would increase...



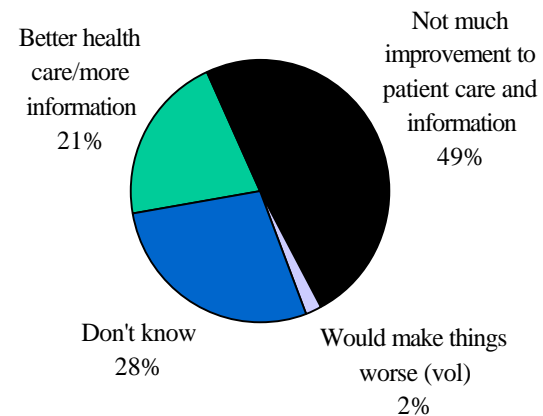
### ...employers would drop health coverage for their workers



### Government involvement in health care would be...



### The law would lead to...



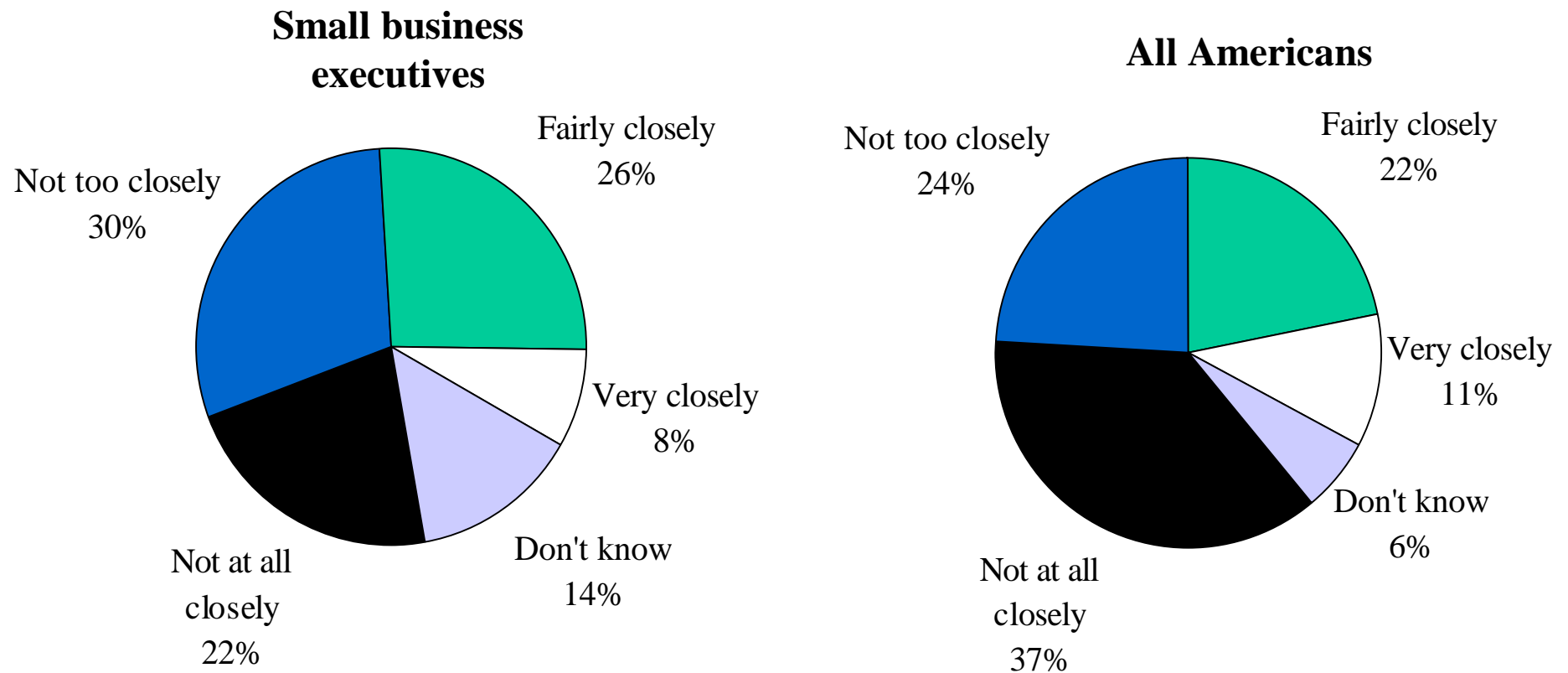
Note: **Vol** means response was volunteered by respondent, not an explicitly offered choice.

Source: National Survey of Small Business Executives, Kaiser-Harvard Program on the Public and Health/Social Policy and the ASBA Education Fund, June 1998.

## Chart 16

# How Closely the Consumer Protection Debate is Being Followed

Percent who followed news reports about health care consumer protection legislation...



Source: National Survey of Small Business Executives, Kaiser-Harvard Program on the Public and Health/Social Policy and the ASBA Education Fund, June 1998; Kaiser-Harvard Health News Index, March/April 1998.