

F3. Have health care costs had a negative impact on other parts of your business (for example: prevented business growth or hiring of additional staff, limited wage increases, forced lay-offs, contributed to high turnover)? Yes No Unsure

F4. The next set of questions is for small businesses that have health insurance now or had it in the past two years. Does that apply to you? Yes No
[Surveyor: If no, skip to question K1. If yes, continue to next question.]

Questions for small businesses that have health insurance now or had it in the past two years:

G1. Have you done any of the following in response to health insurance premium increases?
[Surveyor: "Please answer yes or no to each statement."]

- Switched to health insurance with higher out-of-pocket costs
- Switched to health insurance that covers fewer services
- Had to drop health insurance entirely

For small employers only:

- Increased the employee contribution to premiums

Self-Employed Questions

H1. How much are your monthly premium and deductible?

Premium: _____ Deductible: _____

H2. What do you estimate you currently pay for insurance as a percentage of your gross income?

- <5% 5-10% 11-15% >15%

Small Employer Questions

I1. In the past two years, have any of your employees dropped health insurance because the employee share of the premium was too high?

- Yes No If yes, how many? _____

I2. What do you estimate you currently pay for health insurance for your business as a percentage of total payroll costs?

- <5% 5-10% 11-15% >15%

J1. Do you think it will be a major challenge to obtain health insurance for yourself and your employees in the future? Yes No

K1. When you think about health insurance, how important are the following things? For each statement, please respond with "not important," "somewhat important," or "very important":

A) AFFORDABILITY OF PREMIUMS, CO-PAYS AND DEDUCTIBLES

- Not important Somewhat important Very important

B) COVERAGE FOR ALL NECESSARY MEDICAL SERVICES

- Not important Somewhat important Very important

C) CHOICE OF DOCTORS

- Not important Somewhat important Very important

D) CHOICE OF HEALTH INSURANCE PLANS WITH VARYING COVERAGES AND COSTS

- Not important Somewhat important Very important

E) ABILITY TO KEEP MY INSURANCE IF MY EMPLOYMENT SITUATION CHANGES

- Not important Somewhat important Very important

K2. There are competing proposals for how to fix our health care system. Here are two:

Proposal A: Guarantee affordable health insurance to everyone with a public alternative to private coverage that covers all necessary medical services and is paid for by both employers and individuals according to their ability to pay.

Proposal B: Create more affordable coverage choices by allowing insurance companies to sell more bare-bones plans and providing tax credits for buying insurance. Individuals could choose to buy a less expensive catastrophic plan, more expensive comprehensive coverage, or no insurance at all.

Would you be more inclined to support Proposal A or Proposal B?

Proposal A Proposal B Undecided/Other

(if other, please specify): _____

K3. Do you believe that:

A) There should be less public oversight of private health insurance companies. In order to increase competition, companies should be allowed to set premiums without oversight, offer more bare-bones coverage options, deny coverage if someone is deemed too “high-risk”, and vary prices based on whether a person is healthy or sick, young or old, etc.

or

B) There should be more public oversight of private health insurance companies. Government should be a stronger watchdog over insurance companies by increasing oversight of premium-setting and profit margins, maintaining minimum standards for the quality of coverage in all plans, and ensuring that people can’t be denied coverage or charged more based on age or pre-existing conditions.

A B Undecided/Other (if other, please specify): _____

Self-Employed Questions

L1. As a self-employed business owner, would you be interested in buying into a statewide or national health care pool?
 Yes No Undecided

L2. What percentage of your gross income would you be willing to contribute, in place of your current health care costs, to guarantee quality health coverage for yourself and your family?

0% 1-3% 4-7% 8-11% 12% or up

L3. How many people are in your household?
 1 (myself) 2 3 4 5 or more

L4. What is your household’s annual net income?

\$0-9,999 \$40,000-\$59,999
 \$10,000-\$19,999 \$60,000-\$79,999
 \$20,000-\$39,999 \$80,000 or more

Small Employer Questions

M1. As a small employer, are you willing to contribute financially to achieve quality affordable health coverage for your employees?
 Yes No Undecided

M2. What percentage of your total payroll costs would you be willing to contribute, in place of your current health care costs, to guarantee quality health coverage for yourself and your employees?
 0% 1-3% 4-7% 8-11% 12% or up

M3. What is the typical hourly wage for most of your workers?
 under \$10.00/hr \$15.00-\$19.99/hr
 \$10.00-\$14.99/hr \$20.00/hr or more

- N1. Do you believe that:
A) Government should play a strong role in guaranteeing access to quality affordable health care.
 or
B) Access to quality affordable health care should be left up to the free market, and government should not intervene.
- A B Undecided

N2. Is there anything else you would like to share about your perspective on health insurance issues and the solutions you would support as a small business owner?

- N3. This business is: *(please check all that apply)*
- Minority owned Woman owned None of the above

Thank you for your participation in this survey.

Can you recommend any other small business owners we should talk to?

Owner Name	Business Name	Location	Notes

Follow-up Notes	
<i>Notes:</i>	
<i>Candidate for:</i>	<input type="checkbox"/> Story collection <input type="checkbox"/> Turnout to meeting, training or event <input type="checkbox"/> Letter to the editor <input type="checkbox"/> Leadership potential <input type="checkbox"/> Quote for press release <input type="checkbox"/> Other:
<i>Next Steps:</i>	
<i>Timeframe for Follow-up:</i>	

Please return completed form to: Jill Conover, Small Business Organizer, Maine People's Alliance
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