

Health Insurance: A Big Issue For Small Business

(NAPSA)—While most entrepreneurs tend to be rather independent, many feel they should be allowed to band together so they can purchase health insurance as part of a group.

That was one of the key findings of a recent survey of small-business owners that tried to get their opinion about what the key issues are when it comes to affordable insurance coverage.

The survey—“Health Coverage: A Micro-Business Perspective”—was released in 2008 by the National Association for the Self-Employed (NASE). The survey showed that most small-business owners felt they are at a disadvantage compared with large businesses when it comes to access to health insurance. In fact, only 2 of every 10 respondents agreed with the statement “small businesses have access to the same health insurance options as large businesses.”

In addition, the situation does not seem to be improving. Nearly one-half of the respondents said they do not have access to health insurance options that fit their needs. Again, this is virtually the same pattern seen in 2005.

Survey respondents indicated they believe that the following issues have most potential for a positive impact on the present health care system:

- More choice and influence over the benefits that could be selected as part of a health insurance policy.
- More access to information on treatment options.
- More information up front about the cost of each procedure, treatment or prescription to both the insurance company and the person covered.

The vast majority of the respondents said they were in



Many entrepreneurs believe legislation is needed to help make health insurance more affordable.

favor of allowing small businesses to group together to purchase health insurance, with 83 percent agreeing that this should be an action taken by the federal government.

Nearly 85 percent of entrepreneurs agree that all U.S. citizens should have health coverage and they are clear about the need for some degree of personal cost responsibility. However, they are divided over their preferred health care option: 23 percent prefer the current system, 25 percent support a government-run system requiring every American to purchase coverage, and 25 percent favor a government-run system paid for through taxes.

A growing number of people are trying to address the need for change in this arena by letting their elected officials know their opinion.

“America’s micro-businesses have long struggled to provide affordable health coverage to themselves and their families,” said NASE President Robert Hughes. “The results of this study show just how determined they have become to see full-scale reform.”

To learn more about the issue and how you can speak up, visit <http://advocacy.nase.org>.