

## Rural Glenn County small-business owners prefer health regulation

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WILLOWS -- High premiums may keep some small-business owners from providing health insurance, but according to a recent survey, rural small businesses would rather have regulation of the health insurance industry than enforced reform.

At a meeting of the Board of Supervisors Tuesday, those thoughts were presented in an overview of the results of the health-care study conducted from November through January in Glenn and five other rural counties.

Most of the survey respondents employed 10 people or fewer.

Health Services Director Scott Gruendl presented the results and said overall, the survey showed attitudes and perceptions about health care reform among rural small businesses conflict with current reform proposals and differ from those of most small businesses.

Gruendl said Glenn County small-business owners were a fifth of 254 people in the six counties who were surveyed.

Half the employers surveyed said they do provide health insurance to employees, and half said they don't.

Gruendl said employers indicated they're having a difficult time providing insurance to employees, partly due to the high cost.

One third of the respondents indicated they have continued medical problems and accumulated medical debt, and many are underinsured.

Part of the problem is that over a nine-year period, premium costs to employers rose 117 percent, while wages only increased 34 percent.

Gruendl said of the rural small-business owners who do provide health insurance, it's because they and their families need insurance.

"They also think it's the right thing to do," he said.

Those employers stated they're generally satisfied with their insurance plans, but commented they end up paying more out-of-pocket than they expected to, based on what's stated in their plans.

Gruendl also said respondents indicated the premium doesn't provide good value.

Those rural small-business employers who don't offer health insurance stated there isn't enough money, it's too expensive and they're uncertain of their "funding stream," Gruendl said.

When it came to reform, respondents indicated that while everyone should be able to get insurance, no one should be forced to purchase it, nor should employers be forced to provide it.

They also noted that to keep health insurance affordable, premium costs should be based on delivery of care and not to cover insurance companies' administrative costs.

The survey respondents also said health insurance companies should be regulated, Gruendl said.

The survey was conducted by the Health Services Agency in partnership with The Access Project, a group at Brandeis University in New York. It was funded through the California Endowment.

Supervisor John Viegas said the survey was "very revealing," and noted that small businesses support the county.

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