

Answers to Questions

Small Business Health Care Cost Survey Spring 2025

As of: 5/23/2025 8:35:04 AM

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Question: What is your Industry?

Number Who Answered: 283

Professional services	75	27%
Retail	26	9%
Restaurant/Food Service	8	3%
Manufacturing	49	17%
Health Care	30	11%
Agriculture	8	3%
Non-profit	19	7%
Construction	15	5%
Seasonal/Tourism	2	1%
Transportation	5	2%
Social Enterprise	1	0%
Other Answers	45	16 %

Question: How many employees do you have today?

Number Who Answered: 282

Sole Proprietor	12	4%
1-10	103	37%
11-50	120	43%
51-100	17	6%
100+	30	11%

Question: Does your business identify as any of the following?

Number Who Answered: 227

Asian Indian-Owned or Controlled	3	1%
Asian Pacific-Owned or Controlled	3	1%
Black-Owned or Controlled	3	1%
Disabled-Owned or Controlled	3	1%
Hispanic-Owned or Controlled	2	1%
LGBTQIA+-Owned or Controlled	3	1%
Native American-Owned or Controlled	1	0%
Pacific Islander-Owned or Controlled	0	0%
Middle Eastern - North African Owned or Controlled	1	0%
Caucasian-Owned or Controlled	81	36%
Veteran-Owned or Controlled	14	6%
Woman-Owned or Controlled	96	42%
Limited English Proficiency (LEP)-Owned or Controlled	0	0%
I prefer not to answer	35	15%
Other Answers	19	8 %

Question: How significant are health insurance and employee benefit costs in your overall business expenses?

Number Who Answered: 283

Very significant	146	52%
Significant	90	32%
Moderately significant	28	10%
Slightly significant	8	3%
Not significant	11	4%

Question: How much has the cost of your health insurance benefits increased this past year?

Number Who Answered: 274

0% - 4%	23	8%
5% - 9%	68	25%
10% - 14%	104	38%
15% - 20%+	79	29%

Question: To what extent do health insurance and employee benefit costs affect your ability to hire new employees?

Number Who Answered: 284

Greatly affect	114	40%
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Somewhat affect	102	36%
Neutral	36	13%
Slightly affect	14	5%
Does not affect	18	6%
Question: Have you needed to adjust wages to compensate for changes in employee contributions due to age?		
Number Who Answered: 275		
Yes	No	
92	183	
33 %	67 %	
Question: Have you ever had to reduce or eliminate employee benefits due to cost concerns?		
Number Who Answered: 282		
Yes	No	
143	139	
51 %	49 %	
Question: How do you perceive the value of providing health insurance and employee benefits in terms of employee retention and satisfaction?		
Number Who Answered: 285		
Very valuable	207	73%
Valuable	59	21%
Moderately valuable	12	4%
Slightly valuable	4	1%
Not valuable	3	1%
Question: What strategies have you implemented to manage the costs of health insurance and employee benefits?		
Number Who Answered: 273		
Negotiating with insurance providers	27	10%
Offering high-deductible health plans	101	37%
Reducing the scope of benefits	35	13%
Increasing employee contributions	59	22%
Other (please specify)	51	19%
Question: How do health insurance and employee benefit costs influence your long-term business planning and growth strategies?		
Number Who Answered: 285		
Significantly influence	112	39%
Somewhat influence	131	46%
Neutral	27	9%
Slightly influence	8	3%
Do not influence	7	2%
Question: At what point does offering health benefits become unsustainable?		
Number Who Answered: 0 See tab 2		
Question: Do you believe that providing health insurance and employee benefits gives your business a competitive advantage in attracting talent?		
Number Who Answered: 282		
Strongly agree	167	59%
Agree	75	27%
Neutral	37	13%
Disagree	2	1%
Strongly disagree	1	0%
Question: Is the cost of health care a significant barrier in your ability to offer coverage as an employee benefit?		
Number Who Answered: 280		
Yes	No	
194	86	
69 %	31 %	
Question: How much of an impact does the cost of health care have on your ability to invest in other areas of your business?		
Number Who Answered: 283		
Significantly impact	119	42%
Somewhat impact	117	41%
Neutral	26	9%
Slightly impact	13	5%
Does not impact	8	3%
Question: Have you lost an employee due to your health benefit offering?		
Number Who Answered: 282		
Yes	No	

95	187
34 %	66 %