

# Small businesses weigh health insurance options

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(HealthDay)—Small businesses rated most features of the Small Business Health Options (SHOP) exchanges favorably, but reasonable prices for premiums are especially important to them, according to research published online Oct. 16 in *Health Affairs*.

Jon R. Gabel, of the University of Chicago in Bethesda, Md., and colleagues conducted a telephone survey of 604 randomly selected [private companies](#) with three to 50 employees to examine perspectives on SHOP exchanges established through the Affordable Care Act.

The researchers found that [small firms](#) rated most features of the SHOP exchanges favorably but were sensitive to premium costs. Almost all firms currently not offering coverage said that if they were to offer

health insurance it would be "somewhat" or "very" important to them to have access to premiums at costs lower than current rates. Eighty percent of firms currently offering health coverage use brokers to manage benefits. Of these firms, 26 percent reported having discussed with their brokers the option of self-insuring their workers.

"One clear message from employers is that the cost of coverage is by far the most important factor in their purchasing decisions," the authors write.

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