

### Access to Affordable Health Care

**Objective:** Pass legislation to increase small business access to affordable health coverage for their employees through Small Business Health Plans (SBHPs; H.R. 241) and other market-driven reforms.

**Background:** The skyrocketing cost of health care is making employer-sponsored health coverage harder for businesses to provide their employees and harder for working families to afford. Nearly 45 million Americans are uninsured, with nearly 60 percent of the uninsured employed by small businesses. As health care costs continue to increase, fewer employers and working families will be able to afford coverage, and the number of uninsured Americans will inevitably rise.

Health care reform initiatives should be based on common-sense principles:

- Access to affordable health care should be increased for all Americans.
- Health care reform should be market-driven.
- Reforms should not result in additional and/or costly mandates on employers.
- Small businesses should be permitted to pool together to purchase insurance for their employees.
- If reforms continue to rely on employer-provided care, tax breaks and other incentives should be included to offset the cost of providing insurance to their employees.
- Greater emphasis should be placed on education and disease prevention to encourage Americans to live healthier lifestyles, thereby reducing the demands on the nation's health care delivery system.

NLBMDA supports enactment of Small Business Health Plan (SBHP) legislation, which would provide small businesses the option of banding together to purchase health coverage through trade associations, giving small businesses access to the quality of coverage currently available to large corporations and labor unions. Allowing small employers to arrange their health benefits through associations will make coverage more affordable by spreading risk among a much larger group, strengthening negotiating power with plans and providers, and reducing administrative costs. Furthermore, SBHPs will enable small employers the ability to offer employees more choices of health plans, something that is nearly impossible to do otherwise with a small workforce. To appeal to their broad membership bases, associations will need to offer comprehensive benefit packages that meet a broad array of health needs and preferences.

**Current Status:** The House has passed Small Business Health Plan legislation by strong bipartisan votes in the past several Congresses, only to see the legislation stall in the Senate. In 2006, Sen. Mike Enzi (R-WY) drafted compromise legislation, and the Senate Health, Education, Labor and Pensions (HELP) Committee reported the "Health Insurance Marketplace Modernization and Affordability Act" (S. 1955). Cloture to proceed to full Senate debate on S. 1955 failed by a vote of 55-43. The "Small Business Health Fairness Act" (H.R. 241) was reintroduced in January 2007 by Rep. Sam Johnson (R-TX) and has 60 cosponsors. Neither chamber of Congress addressed health care in 2007, but the House Small Business Democrats are expected to unveil a proposal this spring.

**Committee Jurisdiction:** House Education & Labor, Senate HELP Committees

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*March 2008*

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Sen. Hillary Rodham Clinton (D-NY)  
Sen. Barack Obama (D-IL)  
Sen. Bernard Sanders (I-VT)  
Sen. Sherrod Brown (D-OH)

Sen. Michael B. Enzi (R-WY), *Ranking*  
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Sen. Lamar Alexander (R-TN)  
Sen. Richard Burr (R-NC)  
Sen. Johnny Isakson (R-GA)  
Sen. Lisa Murkowski (R-AK)  
Sen. Orrin G. Hatch (R-UT)  
Sen. Pat Roberts (R-KS)  
Sen. Wayne Allard (R-CO)  
Sen. Tom Coburn, M.D. (R-OK)

## House Education and Labor Committee – 110<sup>th</sup> Congress

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Rep. Donald M. Payne (D-NJ)  
Rep. Robert E. Andrews (D-NJ)  
Rep. Robert C. Scott (D-VA)  
Rep. Lynn C. Woolsey (D-CA)  
Rep. Ruben Hinojosa (D-TX)  
Rep. Carolyn McCarthy (D-NY)  
Rep. John F. Tierney (D-MA)  
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Rep. David Wu (D-OR)  
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Rep. John Yarmuth (D-KY)  
Rep. Phil Hare (D-IL)  
Rep. Yvette Clarke (D-NY)  
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Rep. Carol Shea-Porter (D-NH)

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Rep. Ric Keller (R-FL)  
Rep. Joe Wilson (R-SC)  
Rep. John Kline (R-MN)  
Rep. Cathy McMorris Rodgers (R-WA)  
Rep. Kenny Marchant (R-TX)  
Rep. Tom Price (R-GA)  
Rep. Luis G. Fortuno (R-PR)  
Rep. Charles W. Boustany, Jr. (R-LA)  
Rep. Virginia Foxx (R-NC)  
Rep. John R. “Randy” Kuhl (R-NY)  
Rep. Rob Bishop (R-UT)  
Rep. David Davis (R-TN)  
Rep. Timothy Walberg (R-MI)  
Rep. Dean Heller (R-NV)

**Small Business Health Fairness Act (H.R. 241), *Cosponsors as of March 17, 2008***

Rep Johnson, Sam [TX-3]  
Rep Bachmann, Michele [MN-6]  
Rep Bartlett, Roscoe G. [MD-6]  
Rep Biggert, Judy [IL-13]  
Rep Boehner, John A. [OH-8]  
Rep Brady, Kevin [TX-8]  
Rep Burgess, Michael C. [TX-26]  
Rep Burton, Dan [IN-5]  
Rep Carter, John R. [TX-31]  
Rep Chabot, Steve [OH-1]  
Rep Cubin, Barbara [WY]  
Rep Culberson, John Abney [TX-7]  
Rep Davis, David [TN-1]  
Rep Diaz-Balart, Mario [FL-25]  
Rep Drake, Thelma D. [VA-2]  
Rep Emerson, Jo Ann [MO-8]  
Rep English, Phil [PA-3]  
Rep Everett, Terry [AL-2]  
Rep Feeney, Tom [FL-24]  
Rep Forbes, J. Randy [VA-4]  
Rep Foxx, Virginia [NC-5]  
Rep Franks, Trent [AZ-2]  
Rep Gallegly, Elton [CA-24]  
Rep Garrett, Scott [NJ-5]  
Rep Gingrey, Phil [GA-11]  
Rep Gohmert, Louie [TX-1]  
Rep Goodlatte, Bob [VA-6]  
Rep Graves, Sam [MO-6]  
Rep Hayes, Robin [NC-8]  
Rep Hensarling, Jeb [TX-5]  
Rep Herger, Wally [CA-2]  
Rep Hoekstra, Peter [MI-2]  
Rep Jordan, Jim [OH-4]  
Rep Keller, Ric [FL-8]  
Rep King, Steve [IA-5]  
Rep Kline, John [MN-2]  
Rep Lamborn, Doug [CO-5]  
Rep Lewis, Ron [KY-2]  
Rep Mack, Connie [FL-14]  
Rep Manzullo, Donald A. [IL-16]  
Rep McCaul, Michael T. [TX-10]  
Rep McHugh, John M. [NY-23]  
Rep McKeon, Howard P. "Buck" [CA-25]  
Rep Musgrave, Marilyn N. [CO-4]  
Rep Neugebauer, Randy [TX-19]  
Rep Paul, Ron [TX-14]  
Rep Pence, Mike [IN-6]  
Rep Petri, Thomas E. [WI-6]  
Rep Pitts, Joseph R. [PA-16]  
Rep Platts, Todd Russell [PA-19]  
Rep Rehberg, Dennis R. [MT]  
Rep Ryan, Paul [WI-1]  
Rep Sessions, Pete [TX-32]  
Rep Smith, Lamar [TX-21]  
Rep Souder, Mark E. [IN-3]  
Rep Stearns, Cliff [FL-6]  
Rep Thornberry, Mac [TX-13]  
Rep Tiberi, Patrick J. [OH-12]  
Rep Walberg, Timothy [MI-7]  
Rep Wamp, Zach [TN-3]  
Rep Wilson, Joe [SC-2]