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Small businesses struggle to provide coverage

SUSAN C. INGRAM 16.JUL.08

The launch of a fresh effort to convince Congress to turn the tide on what many consider a national health-care crisis is an idea that makes sense to Kim Parson, owner of Automotive Collision Technologies in Randallstown. She has 51 employees, including at her Westminster and Glen Burnie shops.

For small business owners like her, offering full health care “is expensive, though it’s associated with the cost of keeping good employees.”

Last week a coalition of labor, small business, community, religious, health care and policy maker groups launched Health Care for America Now (HCAN) – to lobby Congress.

Parson said small business owners have a tough time offering comprehensive health care coverage compared to big business and corporations with lots of income and employees to help cover costs.

Affordable health care and insurance is a hot topic, especially in this, an election year.

Last week Gov. Martin O’Malley enacted a plan to extend health-care coverage to 100,000 uninsured Marylanders, and Congress passed a Medicare extension with veto-proof House and Senate majorities.

The new group announced plans to spend more than \$25 million on media campaigning during the next five months. That includes \$1.5 million immediately on national television, print and online ads and five million e-mails.

The group isn’t lobbying for so-called universal health care, but instead for a guarantee of a choice of affordable plans, private and public, already in place.

It is also calling for more government oversight and regulations on insurance industry practices, including premiums, deductibles, coverage denials based on pre-existing conditions and the practice of denying coverage for sick people.

“In 2009, we will either have a guarantee of quality, affordable health care we can all count on or we will continue to be at the mercy of the private health insurance industry that is charging us more, giving us less and putting company profits before our health,” Elbridge James, president of Progressive Maryland, said in a statement.

Sen. Barack Obama announced in an address to a Latino group on Sunday

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he'd support tax breaks to small businesses who offer employee coverage.

In the spring, Sen. John McCain said that if elected his health plan would include support for insurance pools, such as the Maryland Health Insurance Plan, considered a last resort for the uninsured.

Matthew Weinstein, of Progressive Maryland, said the focus through the end of 2008 is on getting members of Congress to support HCAN's stated principals.

"By the time the new president and Congress come in we'll have set an agenda and gotten public opinion active and vocal," he said. "So the new president will have to pay attention and take action on affordable health care."

Weinstein said the push by the coalition is not only an election year effort but will continue into 2009 with drafting of legislation.

The group asserts that everyone should have the choice to stay with their current private health insurance, switch to another plan, or use existing public insurance plans, including Medicare and Medicaid.

Weinstein said government plans work with high customer satisfaction ratings and low overhead.

The group favors insurance that has a basic, minimum affordable benefits plan that covers all aspects of a person's health care.

"You shouldn't even have the option of signing up for something that's not going to cover what you need," Weinstein said. "People should pay based on what they can afford."

For business owner Parson, her health insurance costs are kept down right now because most of her employees are under 50. But insurance premiums rise as employees age.

Parson said another way to keep insurance premiums down is to agree to higher prescription deductibles.

Keeping employees healthy also helps. Parson offers bonuses to employees who quit smoking. Her financial manager is looking into partnering with gyms for discounted rates.

In a July 10 New York Times article ("Small Business Is Latest Focus in Health Fight") Reed Abelson writes that at least 20 million of the nation's 47 million uninsured work for small businesses, or for themselves – "a figure that has increased by an average of more than 500,000 a year since 2000."

Parson hopes to see legislation soon that will help small businesses keep their employees insured and themselves in business.

"When you don't tailor health care legislation to small business you're going to run into a dilemma, because the small businesses are going out of business because they can't afford health insurance," she said. "They need to strengthen legislation, because small business people – they are the heart of America."



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