



If It's Good Enough for Us, It Should Be Good Enough For the Congress

By Ann Sullivan

Let me just state up front – the small business community desperately needs the health insurance marketplaces to work. Our coverage options for decades have been expensive and the choices in plans have been limited. Individuals without employer sponsored health insurance have had the same experience—expensive premiums and few choices.

If it is possible to put political messaging aside, these marketplaces created by Obamacare carry with them a promise to improve health insurance availability to small businesses. For those employers who don't offer coverage, the law creates a decent marketplace where their employees can shop. Politicians, however, have been unwilling to put aside political differences with respect to the new law. Businesses on the other hand are much more interested in "will it work?"

WIPP is advocating making the law better. One example is our support of a change in the law's definition of a fulltime employee from the current "30 hours per week" to the more commonly recognized definition of 40 hours. This is an important distinction since the law creates employer responsibilities based on the number of full time employees. Legislation is pending in both Houses of Congress to make that change.

One of the reasons we have hope that the marketplaces (also known as exchanges) will work is a requirement that the Congress shop in the same place we do. Senator Charles Grassley (R-IA) was responsible for this important inclusion in the law. Congress will be able to experience firsthand shopping for insurance in the marketplaces. And since they write our laws—they can fix things that they, as consumers, find worthy of fixing. Enter Senator Tom Coburn (R-OK). He held up the appointment of a federal agency head because he wants the government to subsidize the insurance premiums of plans of Congressional staff members who shop through the marketplaces. According to news reports, the fear was that Congressional staffers would leave because of potential increases of \$5,000 per individual or \$11,000 per family.

Well, welcome to our world. Women owned businesses face exactly that choice—pay exorbitant healthcare costs or lose employees to those with better plans. That's what it's like in the private sector, especially the small business sector. According to WIPP's 2013 annual survey, 58% of women business owners provide insurance to their employees—specifically citing competitiveness as a workplace as the key reason to provide coverage.

A much better plan for Congress would be to participate fully in the marketplaces so that it can work to the maximum benefit of everyone who provides insurance to their employees. If it's good enough for us, it should be good enough for them.