



**SMALL BUSINESS
MAJORITY**

Nov. 3, 2009

The Honorable Nancy Pelosi
Speaker of the House of Representatives
Office of the Speaker
H-232, US Capitol
Washington, DC 20515

Dear Madam Speaker:

The introduction in the U.S. House of Representatives of H.R. 3962—America's Affordable Health Choices Act—clears another major hurdle in the fight to repair the nation's broken healthcare system, and moves us that much closer to the goal of providing high-quality, affordable healthcare to small businesses, their employees and their families.

Small business owners have been mired in a healthcare system that burdens them with inordinate costs, threatens their competitiveness and discourages entrepreneurialism. Economic research we released in June shows that without healthcare reform, small business owners will pay nearly \$2.4 trillion over the next 10 years to provide health insurance for their employees. And our recent opinion polling of small business owners in 17 states shows resounding support for reform. Clearly, the cost of doing nothing is too high; the status quo—not passing healthcare reform legislation this year—is unacceptable.

We're pleased to see some of the amendments that have come out of the long debate—provisions such as short-term relief in the form of a high-risk pool that will commence immediately in 2010, and the requirement that health plans spend a minimum of 85 percent of premium dollars on medical care. These will be of great benefit to small businesses, especially the self-employed.

These changes further strengthen the legislation's core benefits to small businesses: cost containment, insurance reform, tax credits and a robust, competitive exchange.

There's still more work to do, and all stakeholders must stay constructively engaged. We can begin the process of providing small businesses with substantial relief from their current untenable situation by enacting comprehensive healthcare reform this year. It starts with the passage of H.R. 3962.

As you know Small Business Majority is a national nonprofit organization focused on solving the single biggest problem facing America's 28 million small businesses: the skyrocketing cost of healthcare. We conduct extensive opinion and economic research and bring nonpartisan small business voices to the public policy table.

Sincerely,

John Arensmeyer
Founder and CEO
Small Business Majority