



WIPP Statement on the Passage of the House Healthcare Reform Bill (H.R. 3962)

On behalf of the 49 organizations and over half a million business owners we represent nationwide, we continue to believe that healthcare reform is necessary to stem the rising costs of healthcare premiums for small businesses that offer insurance to their employees. Small business owners have been calling for reform for many years because healthcare plans have not been affordable or accessible to them. According to a 2009 WIPP member survey, healthcare is the top concern among small business owners, with 72% stating that comprehensive healthcare reform is urgently needed. The cost of inaction is simply too great.

H.R. 3962, which the House passed on November 7, 2009, includes several provisions that WIPP supports. WIPP applauds the House for including the following provisions:

- The creation of a nationwide insurance purchasing pool accessible to small businesses up to 100 employees.
- Tax credits for small businesses that offer healthcare to their employees.
- Insurance market and rating reforms such as the elimination of ratings based on pre-existing conditions and health status, and guaranteed issue and renewability.
- An individual mandate for health insurance coverage.

However, WIPP vigorously opposes:

- The employer mandate included in H.R. 3962.

Given that no one can be assured that the exchanges, co-ops and regional compacts will achieve better prices and more choices in health plans, it is unfair to require small businesses to offer health insurance. The results could be disastrous to small employers given the economic climate in which we are operating.

Further, WIPP supports the inclusion of liability reform language that limits costs related to medical malpractice as stated in the House GOP bill, also known as the Boehner Substitute Amendment. We feel that this provision will have a positive effect on controlling the system's rising healthcare costs and regret that such a provision was not included in H.R. 3962.

In summary, healthcare reform is critical and the status quo is unacceptable, but reform must ensure better prices and more choices.