



The Coalition Supporting

Through Association Health Plans

February 14, 2002

The Honorable George W. Bush  
President of the United States  
The White House  
Washington, DC 20500

Dear Mr. President:

The undersigned organizations strongly support the Small Business Health Fairness Act, bipartisan legislation to expand affordable health insurance coverage to small business workers and self-employed individuals by creating new Association Health Plans (AHPs). As you know, the House approved this legislation last year as an amendment to the Patients' Bill of Rights (H.R. 2563). We appreciate your support for the AHP legislation and your commitment to addressing the problems small entrepreneurs face in obtaining affordable health insurance. We now look to you for leadership in having this legislation enacted in 2002. In particular, we believe it is absolutely imperative that AHPs be included in any compromise Patients' Bill of Rights, which may be considered by Congress. This is essential to offset the inevitable costs arising from increased regulation and liability for HMOs and employers.

The need for AHP legislation has never been greater than it is today. Due to the recession and the ongoing challenges small businesses face in obtaining health coverage, the number of uninsured Americans, now at roughly 40 million, will likely climb dramatically over the next few years. Over 60% of the uninsured are members of a family employed by a small business. Moreover, small businesses that do provide coverage to their workers face alarming double-digit premium increases which threaten coverage for millions of workers. Enactment of the AHP legislation, which will save small businesses 15-30% in health insurance costs, is the most effective way to fight this alarming trend. According to one study, AHP legislation will allow up to 8.5 million currently uninsured workers to obtain health coverage they deserve.

The AHP legislation extends to workers in small business opportunities similar to those enjoyed by their counterparts in large corporations and labor unions - affordable health care through economies of scale, greater bargaining power, regulatory uniformity, and flexibility in health benefit design. By removing barriers to affordable coverage, this legislation will also greatly increase competition in health insurance markets, with substantial benefits to consumers. In addition to expanding coverage to many uninsured individuals, AHPs also will greatly expand health plan options for those small businesses that can now only afford to offer a single HMO option to their workers.

AHPs will empower America's small employers with the tools needed to harness their entrepreneurial spirit and skills in providing working families with more health benefits, and more health plan choices, at affordable prices. Also, the strong new solvency standards and reporting requirements for AHPs will ensure that coverage is secure, as well as affordable.

Again, Mr. President, we commend you for your support of Association Health Plans and leadership on the need to make health insurance affordable for Americans who work in small businesses. We look forward to working with you to advance this market-oriented proposal as part of any compromise Patients' Bill of Rights or other health reform legislation this year.

Sincerely,

## **Organizations Supporting Association Health Plans**

Air Conditioning Contractors of America  
American Association of Engineering Societies  
American Consulting Engineers Council  
American Disk Jockey Association  
American Farm Bureau Federation  
American Institute of Architects Trust  
American Institute of Chemical Engineers  
American Hotel and Lodging Association  
American Nursery and Landscape Association  
American Road and Transportation Builders Association  
American Small Businesses Association  
American Society of Association Executives  
American Society of Civil Engineers  
American Society of Mechanical Engineers, Board on Member Interests & Development  
Associated Builders and Contractors  
Association of California Water Agencies  
Automotive Wholesaler Association of Alabama/Georgia  
Automotive Wholesalers Association of New England  
Automotive Wholesalers Association of Texas  
California Motor Car Dealers Association  
California Society of CPAs  
California/Nevada Automotive Wholesalers Association  
Central Service Association  
Chesapeake Automotive Business Association  
Cleveland Automobile Dealers Association  
Christian Schools International  
Coca Cola Bottlers Association  
Communicating for Agriculture  
Deep South Equipment Dealers Association  
Electronics Representatives Association Insurance Trust  
Farm Equipment Manufacturers Association  
GrassRoots Impact  
Hispanic Business Roundtable  
Institute of Electrical and Electronics Engineers - United States of America  
Independent Office Products & Furniture Dealers Association  
NAMM - International Music Products Association  
Iowa Automobile Dealers Association  
The Latino Coalition  
Midwest Automotive Industry Association  
Midwest Equipment Dealers Association  
National Association for the Self-Employed  
National Association of Home Builders  
National Association of Manufacturers

National Association of Plumbing-Heating-Cooling Contractors  
National Association of Wholesaler-Distributors  
National Association of Women Business Owners  
National Automobile Dealers Association  
National Council of Agricultural Employers  
National Federation of Independent Business  
National Funeral Directors Association  
National Lumber and Building Material Dealers Association  
National Spa and Pool Institute  
National Retail Federation  
National Restaurant Association  
National Roofing Contractors Association  
National Society of Accountants  
National Society of Professional Engineers  
National Sporting Goods Association  
National Tooling & Machining Association  
Nebraska New Car and Truck Dealers Association  
New York State Automotive Aftermarket Association  
New Jersey Coalition of Automotive Retailers  
North American Equipment Dealers Association  
North American Retail Dealers Association  
North Dakota Automobile and Implement Dealers Association  
Outdoor Industry Association  
Pennsylvania Builders Association  
Piano Technicians Guild  
Printing Industries of Maryland  
Small Business Survival Committee  
Self Insurance Institute of America  
Society of Professional Benefit Administrators  
Southeastern Farm Equipment Dealers Association  
Southwest Association  
The Adhesive and Sealant Council  
The Professional Golfers' Association of America  
Timber Operators Council Management Services  
Timber Products Manufacturers Association  
Tire Association of North America  
U.S. Chamber of Commerce  
Ventura County Agricultural Association  
Vermont Automobile Dealers Association  
Virginia Bankers Association  
Washington Area New Automobile Dealers Association  
Western Association  
Western Growers Association  
Women Impacting Public Policy  
Wisconsin Automobile & Truck Dealers Association