

U.S. House of Representatives
Committee on Education and the Workforce
Subcommittee on Health, Employment, Labor, and Pensions

February 22, 2012

Health Care Reform Bill
Testimony of Kathleen Bishop, IOM
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Thank you for the opportunity to testify before the Subcommittee on
Health, Employment, Labor, and Pensions.

I am President / CEO of the Meadville-Western Crawford County Chamber of Commerce. Our Chamber is 205 years old and represents over 500 businesses in the Northwestern PA area. We are a community of Tool & Die, Manufacturing, Professional Services, Medical facilities, Gas & Well Services and Allegheny College.

I am not a healthcare expert and I definitely am not an expert on the Health Care Reform Bill. I am a Chamber President who has a passion for business owners and employees who want to work for awesome companies. My time with you this morning is limited and so I will share with you a few comments our Chamber members.

Our Chamber is 205 years old, a non-profit organization that depends on its members to pay their dues for us to maintain our existence. We have a staff of 5 people that varies in ages from 40-65. Not all the employees want or need health insurance from us. However, under the Health Care Reform Bill, in 2014 we could face a \$2,000 fine per employee. Now \$10,000 is not a lot compared to many other businesses, but here is what it will mean to us.

Membership is \$250.00 per member; we would need growth and retain an additional 40 businesses per year above what we are already growing just to pay the fines. Or, we would have to raise the price of the dues. Neither is an option. With the economy as the buzz word and businesses pulling back on marketing to offset the costs of labor and goods we are finding that membership dues at your local Chamber of Commerce is not on the priority list. We could struggle to find it to year 210!

Non-Profits are already facing many challenges, rising state and local taxes and unemployment taxes, rising costs on holding events for the benefit of the community and promoting our members businesses and employees who are not typically paid well.

We believe that Health Care is essential; I am one of the employees who have the health insurance at the chamber. However, I look for employers to have as an option Health Care coverage, and that is my right as an American. It should also be the right of my employer.

Back in the day, if you were looking for work you either chose the employer who had benefits or you didn't. You also knew that if they offered Health insurance then you had a good chance at a retirement plan, vacation pay and paid holidays. But, sometimes you just wanted a good old fashioned job where you worked on straight commission and you took care of yourself.

Just as men and women are not the same size and created equal, neither are businesses created equal, the Health Care Reform Bill cannot be a one size fits all. We should be able to choose!

Because I am here today representing over 500 businesses I had asked them to give me some thoughts on the Health Care Reform Bill and here is what just a few said.

One chamber member business says:

- Stop TV Advertising of prescription drugs.
- Repeal reform.
- Just let private businesses continue to work with health insurance companies and brokers and allow competition to thrive – our rates are comparable today to what they were 10 years ago with the same coverage and minimal out of pocket expense for our employees.
- More government will just screw it up more!

Another Chamber member business says:

- Allow Health Insurance companies to cross state lines. If car insurance can do it, why can't health insurance carriers.
- As a small business, there are some days when it is tough just to make payroll. I can't imagine having to also pay a fine because I couldn't afford to purchase health insurance for the employees.

Lastly we share the same thoughts as the U.S. Chamber of Commerce

The U.S. Chamber's Plan to Control Costs, Improve Quality, and Expand Coverage

- **Repeal the most onerous provisions of PPACA:** The new health care law creates new mandates and taxes on businesses and individuals. While the Chamber supports the repeal of the Patient Protection and Affordable Care Act (PPACA), we recognize that total repeal in the 112th Congress is unlikely. Therefore, we stand ready to work with Congress to repeal the most egregious provisions, including the employer mandate and the many new taxes that will be passed on to employers and employees in the form of higher premiums.
- **Push back through written comments on regulations implementing PPACA:** The Chamber has filed [28 comments](#) to highlight the operational problems and unintended consequences of the rapidly drafted, flawed regulations issued to instruct how to comply with the new mandates and requirements of health reform.
- **Enact meaningful medical liability reform:** The Chamber supports health courts, caps on punitive damages, and other medical liability reforms that ensure fair damage awards, eliminate frivolous lawsuits, and [lower costs](#).
- **Expand access to care:** The Chamber supports strengthening employer-sponsored health insurance by expanding its availability—and affordability—to every worker. We also believe that the playing field must be leveled to allow individual consumers, families, and small businesses to

purchase coverage on a tax-preferred basis while protecting the benefits of a uniform federal regulatory system.

- **Support consumer-focused health care:** Congress should make account-based plans more attractive to small businesses by increasing flexibility and improving the transparency of cost and quality data to permit Americans to shop smart for the best care. We support repealing the ban on using Flexible Spending Accounts and Health Savings Accounts to purchase over-the-counter products without a prescription and repealing the limitation on Flexing Spending Account contribution levels to \$2,500.
- **Realign reimbursement mechanisms to reward quality, not quantity:** We urge Congress to make it easier for employers and insurers to develop insurance plans that pay for quality, not quantity, and reward doctors for keeping patients healthy.
- **Rein in Medicare and Medicaid fraud and abuse:** Medicare and Medicaid fraud runs rampant and costs taxpayers tens of billions of dollars every year. A broad array of countermeasures should be enacted immediately.
- **Advocate for workplace wellness and disease management:** The Chamber supports favorable tax treatment for companies that offer workplace wellness programs and incent participation.

Thank you for the time this afternoon. Thank you for your willingness to serve this great country. I urge you to repeal the Health Care Reform Bill and let America get back to work!