

The Small Business Coalition for Affordable Healthcare

www.SmallBusinessHealthcareCoalition.com

Coalition Mission

The Small Business Coalition for Affordable Healthcare works to increase the access and affordability of health insurance for small-business owners, employees and the self-employed.

Guiding Principles

The Small Business Coalition for Affordable Healthcare will strive to support healthcare initiatives and policies that:

- **Employ market-based reforms to expand competition and choice in all markets for the purchase of private health insurance.**
- **Provide tax incentives to assist with the purchase of health insurance.**
- **Increase the healthcare options and products available to employers and employees.**
- **Lead to increased transparency for consumers.**

Market-Based Pooling Arrangements

- Market-based pooling arrangements achieve greater purchasing clout, spread risk, and lower administrative costs. This leads to increased affordability and choices for the purchase of private health insurance for business owners and their employees.
- Such pooling approaches might include purchasing pools, connectors and exchanges.

Tax-Based Health-Insurance Incentives

- Tax credits can be used to supplement the cost of private health insurance for employers, the self-employed and individuals.
- Tax-equity for the self-employed and individuals is a significant step toward creating a more level playing field on the tax treatment of health insurance.

New Healthcare Markets, Marketplaces and Products

- Small businesses want the flexibility to choose the health insurance packages that best meet the needs of their workforce.
- These products should be comprised of a range of choices that include traditional insurance products, account-based arrangements and cafeteria plan options that allow consumers the freedom to spend healthcare dollars as they see fit.

Understandable and easy to compare healthcare information

- Too often, healthcare information is difficult to obtain and incomprehensible to consumers. Improved transparency is critical to enhancing consumerism across the healthcare marketplace.
- All consumers, including employers, employees and individuals across all insurance markets need accurate and useful information on costs, quality and performance of products.

About The Small Business Coalition for Affordable Healthcare

The Small Business Coalition for Affordable Healthcare is a group of more than 150 organizations working to increase the access and affordability of private health insurance for small-business owners, employees and the self-employed.