

Don't Turn Your Back on Small Business, Governor

By Representative Kyle Hall (R-Stokes)

Small businesses are the engine of North Carolina's economy, yet they all suffer from one problem: access to affordable health insurance. This message doesn't change whether you're in Kingor Charlotte. This message doesn't change whether you're in a coffee shop or a barbershop.

Under *The Affordable Care Act*, admittance to Association Health Plans (AHP) became limited. As a result, thousands of North Carolina small business owners and independent contractors were displaced by the system.

To make matters worse, premiums across the nation and in particular North Carolina skyrocketed to crippling heights. In fact, a recent study by the Kaiser Family Foundation illustrates that in 2018 North Carolina had the 7th highest premiums in the nation.

When compared to larger business ventures, it is evident that small businesses often face

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higher healthcare costs. According to data in a report from the National Conference of State Legislatures, small businesses pay 8-18% more for health insurance than their large business counterparts.

Small businesses play a crucial role in our local communities and generate positive economic and social impact. However, limited options in the healthcare marketplace creates an environment with the potential to stifle the growth and success of the small business climate that North Carolina has always fostered.

President Trump issued an Executive Order that would increase access to Association Health Plans for small businesses and independent contractors. Now is the time to follow President Trump's lead and find an affordable solution for our small business community.

The General Assembly listened to these concerns and took action. Last week, we passed Senate Bill 86 (H.B. 464) the *Small Business Healthcare Act* with a strong bipartisan vote in both the House and Senate. The bill now sits on Governor Cooper's desk.

If signed into law, Senate Bill 86 would offer small businesses a real solution that they deserve by utilizing Association Health Plans. These plans would allow small businesses and independent contractors to group together through their trade associations to purchase health insurance.

For example, Sally the Realtor is a member of the North Carolina Realtors Association. On her own, health insurance is very costly for her and her family. If Senate Bill 86 becomes law, Sally the Realtor could choose to purchase her health insurance through the North Carolina Realtors Association, thereby pooling with other Realtors and lowering the rate. This would result in Sally receiving plans and rates that are nearly identical to the ones that employees at larger businesses, like R.J. Reynolds or SAS, receive.

Instead of being forced into a faulty one-size-fits-all market, small businesses would once again have a choice with their healthcare options with Association Health Plans.

Under S.B. 86, small businesses will receive a broad range of coverage. In fact, the bill requires that AHPs in North Carolina cover preexisting conditions, preventative care and both hospital and primary care doctor visits.

The bill would provide opportunity to the thousands of small business owners across the state who have been forced to pay higher costs or go without proper care. Most importantly, this legislation does not diminish quality of insurance, but instead creates choice and delivers the care that our small businesses need.

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This is a common sense piece of bipartisan legislation. Now is the time for Governor Cooper to set politics and his Medicaid-for-all agenda aside and sign a bill that provides a free market solution to closing our coverage gap. Governor Cooper, do the right thing and sign S.B. 86.

Representative Kyle Hall has served the 91st District in the North Carolina House, which includes all of Stokes County and portions of Surry County and Rockingham County, since 2015.