

## Urgent Action Alert

### Urge Congress to Give Small Businesses Access to Affordable Health Insurance

Providing SEMA members with access to affordable insurance is our top legislative priority. Now is the time for members to contact their elected officials in support of reforms to stabilize and reduce costs. Here is how you can help.

- Contact your U.S. Representative and U.S. Senators immediately by phone, fax or e-mail. Click here to [Find Your Legislator](#)
- Request that your lawmakers pass legislation that will provide access to affordable insurance for the estimated 27 million small business owners, employees and dependents who are now uninsured.

To follow are suggested talking points. We also encourage you to personalize the message – talk about how rising health care premiums and a lack of competition has made it difficult for your business and your workers to have access to adequate coverage.

- **Exchanges:** A prime necessity of any reform effort is to allow small businesses to pool their resources when shopping for insurance. Lawmakers must allow the formation of “exchanges” or other ways to offer small businesses a wide range of health plan choices. It is critical that lawmakers define “small business” as covering firms with up to 50 workers, not the 20 or fewer limit that is being discussed.
- **Employer Mandate:** A mandate that employers offer insurance to employees or pay a tax (“pay or play”) will translate into business failures, a transfer of employees from private plans to a public option, or a downgrading of existing coverage to the required minimum. Rather than imposing another government requirement on employers that are struggling to provide jobs to the American workforce, lawmakers must focus more attention on ways to reduce insurance costs since this will ultimately be the mechanism for ensuring voluntary employer participation.
- **Tort Reform:** The problem of unnecessary medical tests and procedures persists, yet Congress continues to overlook reasonable tort reform. Imposing reasonable and predictable caps on punitive damages and attorney fees will end the billions of dollars spent each year on defensive medical practices.
- **Private Sector:** The system should continue to rely on private sector insurance to the maximum extent possible. A government-run “public plan” which competes with private insurers will likely siphon away millions of customers from private plans, be an incentive for employers to drop coverage in favor of the government plan, and balloon the federal deficit. Despite its flaws, the current system provides excellent coverage to an estimated 177 million Americans that receive employer-based insurance.
- **Public Consensus:** Skyrocketing health care costs have created a dysfunctional system in which employers are dropping insurance and premiums are rising for those who still have it. The public must understand what is being proposed and the legislation must have widespread support.

Thank you for your prompt attention. Please e-mail copies of letters to Stuart Gosswein at [stuartg@sema.org](mailto:stuartg@sema.org)