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SMALL BUSINESS HEALTH FAIRNESS ACT OF 2004—Continued

□ 1415

Mr. HOLT. Mr. Speaker, I rise in opposition to this bill and in support of the substitute that the gentleman from Wisconsin (Mr. KIND) and the gentleman from New Jersey (Mr. ANDREWS) will be submitting.

Mr. ANDREWS. Mr. Speaker, I yield 2 minutes to the gentlewoman from New York (Ms. VELÁZQUEZ), for whom I have the most profound respect, the ranking Democrat member of the Committee on Small Business.

Ms. VELÁZQUEZ. Mr. Speaker, I thank the gentleman from New Jersey (Mr. ANDREWS) for yielding me this time.

Today, we should be focusing on helping small businesses address the health care problems they face. Instead, our debate is not about policy but about politics. The House has already passed this once, and it is a bit early for summer reruns. It is a good bill with broad bipartisan support. Passing it twice will not change that.

As we move forward, small businesses are facing a real health care crisis. Small firms that can afford health insurance are seeing costs rise by nearly 20 percent every single year, and many small businesses do not even have health insurance.

This is a good bill. It has strong solvency requirements and safeguards to ensure there will be no cherry-picking of healthy employees.

Critics of this legislation will cite an outdated study that examines legislation far different than the bill before us today. This has the same validity as saying Columbus should never have sailed to the New World because previous studies had shown the world was flat.

Association health plans will give small businesses the same advantages that corporate America and unions al-

ready have. I always say, if it is good enough for IBM, GM, and Lockheed Martin, it is good enough for small businesses.

But we should stop playing politics with small business. If the Bush administration was truly committed to small businesses, association health plans would already be law.

Today's debate is not going to help small businesses lower their health care costs, it is not going to help them cope with the constant fear of being just one illness away from bankruptcy. It is about time small businesses were able to afford quality health care. That is why I will encourage my Democrat colleagues to support this proposal and show as a party that we are bigger than this political gamesmanship.

I call on the Republican leadership in the Senate and President Bush to make this bill a priority and pass it. I urge a "yes" vote.

Mr. BOEHNER. Mr. Speaker, I am pleased to yield 2 minutes to the gentlewoman from West Virginia (Mrs. CAPITO).

Mrs. CAPITO. Mr. Speaker, today I rise in strong support of association health plans. As we have heard, small businesses pay 17 percent more for their health care than employees of large companies. In a State like West Virginia, where over 90 percent of our business is small business, this is impossible for our small business owners.

Over 44 million Americans, sadly, are without health insurance, and more than 60 percent of those are employed by a small business. The high costs small businesses have to bear to provide health care, for what in many cases are just a few employees, prohibits owners from providing affordable health insurance and losing employees at the same time.

Through a trade association, like the National Federation of Independent Businesses, small businesses would be allowed to band together, pool their re-

sources, drive down health care costs and gain buying power.

Nondiscrimination provisions in the legislation ensure health coverage will be offered to those who need it most, and solvency requirements will make sure that the health plans have the financial resources on hand to cover their employees' needs.

Mr. Speaker, during a roundtable I had several weeks ago with small business owners in my district, everyone was concerned about offering health care coverage. Small business owners want to be able to afford this, not only for them as owners but also for their employees.

This House has passed this association health plan legislation before. Workers need health care coverage, their children need health care coverage, and small business owners want to offer health care coverage. I urge my colleagues to support association health plans.

Mr. TIERNEY. Mr. Speaker, I yield myself 3½ minutes.

Mr. Speaker, the so-called Small Business Health Fairness Act is a bill that is attractive to a few but it is sufficient for none, and it seems to be harmful for everyone else. While there are employers, workers and family members who do depend on health insurance, what they really need is solutions that are going to work for everybody and not just some empty promises.

The Congressional Budget Office did an estimate on this proposed bill and estimated that approximately 4.6 million people might obtain some coverage through these proposed associated health plans but only about 330,000 of those people would be new customers.

The fact of the matter is that there is not going to be the dramatic savings that is proposed here. That simply will not materialize. The Congressional Budget Office found that these AHP

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