

House Resolution Number

Whereas, since many small businesses only have one choice for providing health care for their employees because they are unable to attract insurance carriers to provide them with less expensive and more flexible benefit options, small businesses in the United States are desperate to find more health insurance choices to provide affordable health care for their employees; and

Whereas, even though many small businesses have cut back on the health insurance coverage they provide and increased the costs to their employees, they are still finding it almost impossible to provide health insurance to their employees, which leaves employees uncovered and, therefore, increases the ranks of the employed but uninsured; and

Whereas, with small business creating up to 75% of net new jobs in the United States and with 56% of the 41.2 million uninsured in the country already either working a full-time, full-year job or depending upon a person who does, it is imperative that these individuals receive insurance through their employers; and

Whereas, only 61% of small businesses are offering health benefits, which is down from the 67% just four years ago, while more than two-thirds of Americans rely on their employer for health insurance; and

Whereas, the problem is especially acute for small businesses with less than fifty employees, where only 47% of employers provide health insurance benefits for their employees and only 24% of small businesses that employ "low wage" workers offer health plans; and

Whereas, volume purchasing of insurance is the key to reducing costs and improving benefit options for small employers, and by purchasing coverage through association health plans, small businesses can pool together nationally and prevent the isolation that drives up costs and reduces options; and

Whereas, on March 6, 2003, Senator Olympia Snowe introduced, with Senator Kit Bond and Senator Jim Talent of Missouri as co-sponsors, the "Small Business Health Fairness Act of 2003", or S.545, in the United States Senate; and

Whereas, this legislation amends Title I of the Employee Retirement Income Security Act of 1974 to improve access and choices for entrepreneurs with small businesses with respect to medical care for their employees, and will give small businesses the same market-based advantages and leverage that large employers and unions currently enjoy to provide health insurance for their employees by allowing small businesses to pool together nationally; and

Whereas, by permitting small businesses to purchase health insurance coverage for their employees through association health plans, small businesses will have the same advantages that large employers and unions currently have:

Now, therefore, be it resolved that we, the members of the Missouri House of Representatives, Ninety-second General Assembly, hereby declare our support for and urge the Congress of the United States to enact the "Small Business Health Fairness Act of 2003", S.545, introduced in the United States Senate by Senator Snowe and co-sponsored by both Senator Kit Bond and Senator Jim Talent of Missouri; and

Be it further resolved that the Chief Clerk of the Missouri House of Representatives be instructed to prepare properly inscribed copies of this resolution for each member of the Missouri Congressional delegation.

Offered by _____
Representative Neal St. Onge
District No. 88

I, Catherine L. Hanaway, Speaker of the House of Representatives, Ninety-second General Assembly, Second Regular Session, do certify that the above is a true and correct copy of House Resolution No. ____, adopted _____, 2004.

Catherine L. Hanaway, Speaker