

CHAMBER OF COMMERCE
OF THE
UNITED STATES OF AMERICA

R. BRUCE JOSTEN
EXECUTIVE VICE PRESIDENT
Government Affairs

1615 H STREET, N.W.
WASHINGTON, D.C. 20062-2000
202/463-5310

March 7, 2006

Honorable Michael B. Enzi
Chairman
Committee on Health, Education, Labor & Pensions
United States Senate
Washington, D.C. 20510

Dear Mr. Chairman:

The U.S. Chamber of Commerce, the world's largest business federation representing more than three million businesses and organizations of every size, sector, and region, urges passage of S. 1955, the *Health Insurance Marketplace Modernization and Affordability Act*, when it is considered by the Senate Health, Education, Labor and Pensions (HELP) Committee. This legislation will expand the availability of health coverage for employees of America's small businesses by allowing employers to join together to buy health coverage under a Small Business Health Plan (SBHP).

More than 45 million Americans lack health insurance and approximately 60% of the uninsured are small business owners and their families or are employed by a small business. This legislation offers small businesses greater bargaining power, administrative efficiencies, and a harmonized regulatory structure so that a SBHP can offer a uniform insurance product across state lines. The Chamber has long supported legislation to create SBHPs and is encouraged by your dedication and commitment to moving this bill through the HELP Committee and onto debate before the full Senate. It is important to note that the Chamber continues to support the ability of associations to choose whether to fully-insure or self-fund their plans when designing their SBHP, and we are fully supportive of this legislation moving forward.

We urge you to oppose any amendments that would weaken this legislation, particularly any amendments that would add additional benefit mandates or amend regulatory and rating requirements and timeframe of implementation beyond those already contained in S. 1955. Such amendments undermine the intent of the bill to help provide small businesses the ability to purchase affordable health coverage under a set of uniform standards.

Small business is the backbone of our nation and has driven much of the economic boom of the last decade and century. S. 1955 is essential to improving access to health care coverage and making coverage affordable for small business employees and their families.

Sincerely,



R. Bruce Josten