



ISSUE BRIEF : SEPTEMBER 2018

BUSINESS LEADERS ON HEALTH CARE: *STICK TO THE PLAN*

▶ BUSINESS FORWARD

EXECUTIVE SUMMARY

Business Forward has worked with more than 100,000 business leaders across the United States, and health care costs consistently rank as their top concern. We have organized hundreds of briefings on health care. Those briefings included two Secretaries of Health and Human Services, two Small Business Administrators, dozens of U.S. Senators and Members of Congress, and hundreds of other officials.

This summer, **we asked business leaders across the country to tell us what they think federal policymakers should do to control health care costs and expand coverage.** We also asked them about two competing alternatives: 1) a Republican plan to repeal the Affordable Care Act (ACA); and 2) a Democratic plan to replace the ACA with a single-payer system. Responses varied, but **eight themes emerged.**

1. The ACA is working and it could work better if Congress improved it.
2. ACA repeal, without a plan, will hurt businesses and the economy.
3. A government-run, single payer system is too risky and could be too expensive.
4. Small businesses need options like the ACA.
5. Without protections for pre-existing conditions, executives have a harder time switching jobs or starting new businesses.
6. The ACA's focus on preventive care saves money and increases productivity.
7. Affordable health care supports a competitive and innovative economy.
8. Expanding coverage and choice helps control costs.

THE ACA IS WORKING

Under the ACA, nearly 20 million more Americans have insurance, health care inflation has slowed, and Americans have more choices. It's not perfect, but it's progress.

“ There is no perfect health system. The Affordable Care Act is helping people and it's working. The cost to improve would be much less than starting over with a new plan. ”

- AUDLEY LOGAN, SR
PRESIDENT, 3-C TECHNOLOGY, LLC,
LANCASTER, TX

“ For a small business like ours, providing health care is a major expense. We support the Affordable Care Act and any efforts at health care reform, such as negotiating lower prices for prescription medicine. ”

- ANNALISA PEACE
EXECUTIVE DIRECTOR,
GREATER EDWARDS AQUIFER ALLIANCE,
SAN ANTONIO, TX

“ The ACA goes a long way toward adopting the principle that all Americans should be able to obtain necessary health care without undue financial burden. ”

- AMBASSADOR (RET) BARRY B. WHITE
U.S. AMBASSADOR TO NORWAY 2009-13,
RETIRED PARTNER, FOLEYHOAG LLP,
BOSTON, MA

“ Healthcare is a vital issue for all Americans because of its importance to the workforce and families. It is imperative Congress and the executive branch have a balanced approach for better reforming healthcare. ”

- WILLIAM SMITH
COMPLIANCE CONSULTANT, MTA SMALL
BUSINESS DEVELOPMENT PROGRAM,
NEW YORK, NY

“ Affordable health care, in the end, is simply good business. ”

- CAROL BRATHWAITE
FOUNDER/CEO,
CB CONSULTING FOR HIGHER EDUCATION,
GREENSBORO, NC

CONCERN OVER REPEAL & REPLACE

House Republicans have voted to repeal Obamacare more than 60 times. But they have yet to offer a workable plan to replace it.

“

The Affordable Care Act may need some careful revision, but in no way should we completely dismantle the Act. The Affordable Care Act takes us in the right direction. What we need next is to work on lowering the cost of health care.

”

- CHRISTOPHER MEYER
PRINCIPAL, ASIA GLOBAL,
ORANGE COUNTY, CA

“

Rolling back the ACA is pure evil. No other way to describe it.

”

- ALAN MADDUX
MANAGING PARTNER, PACIFIC AGTRADE,
BALTIMORE, MD.

“

We haven't really heard what it will be replaced with. Do they want to reinstate the donut hole? No. Do they want to allow people to be excluded because of preexisting conditions? No.

”

- KARL NURSE
PRESIDENT, BAY TECH LABEL,
ST. PETERSBURG, FL

“

We have the ACA and if it has problems, let's correct it and move on. Repeal with no alternative is not a solution.

”

- JOHN KWIATKOWSKI
FARM OWNER,
POWELL, WY

“

Replace it with what? If you want to have a health care system that's modeled on the free market, you need to make cost information transparent. The question is: how do you insure people who weren't covered without raising costs for everyone?

”

- DAVID ZALESNE
PRESIDENT, OWEN STEEL COMPANY,
COLUMBIA, SC

“

The ACA is a solid foundation on which to build and was working for many Americans, including myself, my spouse, and my child. The time and resources invested should not be thrown out because of partisan politics!

”

- KAREN GAUTHIER
PRESIDENT, CREATE04, LLC,
RICHMOND, VA

CONCERN OVER A GOVERNMENT-RUN SYSTEM

Approximately 180 million Americans have private insurance. Shifting to a government-run, single payer system would be risky and could be far more expensive.

“ My concern with Medicare for All is that when government gets involved, you don’t know what is going to happen. Everyone should have health insurance. When Congress starts to make the choices, I get concerned. ”

- LINDA MENSAH
OWNER, C & L CATALYST, LLC,
ARLINGTON, VA

“ I’d hate to throw the baby out with the bathwater when what we have in place is helping a lot of people get better health care. I’m open to states being laboratories of democracy, but what we have is working. ”

- JOHN CAVANAUGH
PRESIDENT & CEO,
CROSS CULTURAL COMMUNICATIONS, LLC,
COLUMBUS, OH

“ I’m not enthusiastic about a single-payer plan because I believe in giving choices and it would eliminate options for people. ”

- TERRY MULLIGAN
PRESIDENT,
LOGICAL APPROACH ENGINEERING,
CAMARILLO, CA

“ Providing healthcare for my employees is a top priority for me as a business owner because I know my employees value it. Having spent time in Europe, I have seen the delays and other issues caused by a universal healthcare system and experienced the excessive taxes required to support it. ”

- MAURA DUNN
PRESIDENT, TRAILBLAZER CONSULTING, LLC,
ROCKVILLE, MD

SMALL BUSINESS

The ACA provides affordable choices for small businesses, through marketplace exchanges that allow small businesses and employees to access plans with less overhead, red tape, and risk. Before the ACA, a small business's insurance rate could rise dramatically if an employee or family member suffered an expensive illness or a serious accident.

“ I am self-employed and don't have access to health care through an employer. The ACA is critical to me, especially as I age. Access to affordable insurance is important to me as a business owner. The ACA is working and should be supported. ”

- DYANN BERNDT
OWNER, DYANN BERNDT COURT REPORTER,
BERWYN, IL

“ I am self-employed. Before the ACA was passed, health insurance costs were unaffordable for me. Because of this, I was not able to get medical care when I needed it. Since the ACA, I have been able to afford health insurance. The tax credits have been a huge help. ”

- JAFREDA BROWN
CEO, GOSHEN BUSINESS GROUP,
PINSON, AL

“ As the owner of my own small LLC and an independent IT consultant, I am dependent on ACA for healthcare, as there are rarely employer benefits of any kind for consultants. The gig economy is going to put an increasing number of people in the same boat as time goes on. The ACA needs to be expanded and improved, not abolished. ”

- KARL NURSE
PRESIDENT, BAY TECH LABEL,
ST. PETERSBURG, FL

“ The ACA was a blessing for us small business owners who do not depend on our employers to provide that benefit. ”

- MARY LUZURIAGA
OWNER, FINANCIAL MANAGEMENT,
WEST COVINA, CA

“ I can't afford to purchase affordable health insurance for my employees without it. The silver plan has the best coverage at affordable prices. ”

- STEVE BUTLER
SAINT LOUIS, MO

“ I have been helped tremendously by the ACA and so have my friends and family. I am now starting a small business and I am concerned that I will not be able to offer health coverage to any employees I hire in the future. ”

- DONNA OLSEN
CO-OWNER, DAKOTA FLORAL & GIFTS,
MINNEAPOLIS, MN

“ My employees and I want to focus on our work. We don't want to expend our creative energy wondering whether our pre-existing conditions will be covered, how we'll bargain with insurers, or rearrange our finances. Under the ACA, those worries have lessened. ”

- HANNAH BANKS
ARCHITECT, HARRISON-BANKS,
NEWTON CENTER, MA

PRE-EXISTING CONDITIONS

Prior to the ACA, executives were less likely to switch jobs or start their own business if they or a family member had a pre-existing condition.

“ I am a recent cancer survivor. The ACA protections for those of us with pre-existing conditions must stay in place. I have no idea why some people in Washington, DC, want to do away with a law that has improved health care for the first time in many years. ”

- JOHN CAVANAUGH
PRESIDENT & CEO,
CROSS CULTURAL COMMUNICATIONS, LLC,
COLUMBUS, OH

“ My daughter has epilepsy. If it weren't for the ACA, she wouldn't have had health insurance after she aged out of our plan. Before the ACA, people with epilepsy had a hard time getting health insurance. ”

- ANDREW MONGAR
PRESIDENT, AIRGREEN, INC.,
WEST CHESTER, PA

“ Without pre-existing coverage, we cannot move or do anything that would require [my wife] to change her current coverage. That hinders my career growth potential and my family's well-being. ”

- JEREMIAH MEANS
COMPLIANCE MANAGER,
LSDAHO INC.,
BOISE, ID

“ Before the ACA, being a woman was treated like a pre-existing condition. What are we, second-class citizens? We don't want to go back. ”

- CECILIA TAVERA-WEBMAN
REALTOR ASSOCIATE,
MIAMI, FL

“ The ACA matters because people can work where they wish, rather than having to work where group insurance is offered. We in business call that system the 'golden handcuffs.' ”

- JOHN BARNES
FORT WORTH, TX

“ We should preserve the ACA because people sometimes face not just emergencies but also long-term illnesses. We shouldn't discriminate against people with pre-existing conditions. People don't appreciate what a burden it can be for their employers and community if they don't have coverage and they're affected by an accident or illness. ”

- LESLIE BAER
OWNER, ENERGY INTERSECTIONS,
DENVER, CO

“ It's important that employees are able to move coverage from employer to another and be covered for a pre-existing condition. Depressed employees do not perform well when they are anxious about their treatment choices and cost of care. This affects the whole country's productivity. ”

- MUNTAHA HADDAD
DIRECTOR, NASAA INC.,
CHARLES TOWN, WV

“ Prior to the ACA, 30% of our employees experienced delays and denials due to pre-existing conditions. ”

- JAMES RATCLIFF
CEO, ROWPAR PHARMACEUTICALS,
SCOTTSDALE, AZ

PREVENTIVE MEDICINE AND WORKER PRODUCTIVITY

Workers with health insurance are more productive because they take advantage of preventive care, get sick less often, and face less stress.

“ Employees feel a lot more stress if they don't have health care. The ACA lowers their financial stress which makes them better employees. Now there are fewer disasters that happen because employees don't get check-ups or preventive care. ”

- **KARL NURSE**
PRESIDENT, BAY TECH LABEL,
ST. PETERSBURG, FL

“ “[The ACA] sustains the health of our workforce and provides a more ‘equitable’ resource for those most impacted by challenging health factors to receive care and treatment at an earlier and ‘preventable’ stage! ”

- **SAMUEL NIXON JR.**
CEO/FOUNDER,
HUMBLE1, LLC,
ALEXANDRIA, VA

“ Healthcare is very important for retaining skilled and capable employees. Congress and the Administration should keep costs as low as possible. ”

- **CECILIA TAVERA-WEBMAN**
REALTOR ASSOCIATE,
MIAMI, FL

“ Employee productivity is linked directly to affordable access to quality health care. People with insurance and quality care recover faster and more completely from an accident or illness. No less important is the psychological importance of employees knowing that they and their family will be cared for without the risk of going into extreme debt – because they have health insurance. We can't afford to go backwards; the progress we've made under the ACA is real and of critical importance to literally millions of individual Americans. ”

- **TOM PIPAL**
SENIOR PARTNER, PIPAL, HALL,
TULSA, OK

“ I'm a retired healthcare worker. I saw firsthand how people without insurance wound up in the ER with life-threatening conditions that could have, and should have, been taken care of early with regular doctors visits. As a tax payer, I helped subsidize those costs. ”

- **CHERYL ROBISON**
RETIRED,
FORT WORTH, TX

“ Dismantling the ACA is a very bad idea! Healthy workers are more productive. Medical bankruptcy is harmful to everyone in the community. Not covering pre-existing conditions makes workers sick again, worry more and leads to loss of productivity in the workplace. ”

- **FELICIA BRUCE**
CEO, SPIRIT ENTERPRISES,
FORT PIERCE, FL

AFFORDABLE HEALTH CARE SUPPORTS A COMPETITIVE ECONOMY

Affordable health insurance supports a competitive economy and encourages innovation.

“

I don't understand why people don't see the business reasons to protect and improve the health care system. It's a competitiveness and innovation issue, domestically and internationally.

”

- JOSEPH REDDIX
PRESIDENT & CEO, THE REDDIX GROUP,
HANOVER, MD

“

Being able to offer affordable healthcare lowers the barriers to small businesses competing with mid to large sized businesses.

”

- OSCAR LAWSON
CONSULTANT,
BOWIE, MD

“

The ACA has created significantly more transparency around costs, especially at hospitals. More access to that information allows you to compare costs for procedures. The ACA tried to tackle the problem from a serious perspective by addressing costs.

”

- DAVID ZALESNE
PRESIDENT, OWEN STEEL COMPANY,
COLUMBIA, SC

EXPANDING COVERAGE AND CHOICE

The ACA has reduced the percentage of people without health insurance to the lowest levels ever.

“ ACA will [give] help to poor and underserved people who need access to quality care. ”

- TY FAULKNER
PROFESSOR, LAWRENCE
TECHNOLOGICAL UNIVERSITY,
CANTON, MI

“ The ACA is personal to me because I have family members who have to choose between medical care and housing. We need to provide care for all so that all can have access to quality healthcare. ”

- NATALIE SULLIVAN
OPERATIONS, BANNER BANK,
SEATTLE, WA

“ I’m concerned about the number of young people choosing not to buy healthcare. The Administration should do everything it can to increase enrollment among young people. ”

- ICY WILLIAMS
PRESIDENT & CEO, ATMOS360,
CINCINNATI, OH

“ Obamacare saved my life. I had insurance for five weeks, after six years without it, before I found out I had breast cancer. What would I have done if I’d found out I had cancer and I didn’t have insurance? Thank god for the ACA. I live in fear that the administration will repeal the ACA. ”

- PEGGY DOLD
CEO, NAVIGATION PARTNERS LLC,
MOUNT JULIET, TN

“ Prior to the ACA, there was only one plan that we could afford to offer our employees. After the ACA, we have had 2-3 plan options to consider in offering employee coverage. ”

- JAMES RATCLIFF
CEO, ROWPAR PHARMACEUTICALS,
SCOTTSDALE, AZ

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