

ICA Endorses Positive Alternative Small Business Health Insurance Reform Legislation – S.2510

The International Chiropractors Association (ICA) has enthusiastically endorsed a new legislative initiative, The Small Employers Health Benefits Program Act, S.2510, introduced on April 5, 2006 by Arkansas Senator Blanche Lincoln. This legislation would make important improvements in the small business and small group insurance market, without expanding the reach of the Employee Retirement Income Security Act (ERISA) to exempt such small plans from insurance equality and consumer protection laws enacted by the states.

This new legislation stands as a dramatic and positive counterpoint to the controversial S.1955, which the entire chiropractic profession has united to oppose and successfully defeat. S.1955, sponsored by Wyoming Senator Mike Enzi, would have extended the ERISA exemptions to a new class of health insurance plans to the detriment of both provider and consumer. "This positive alternative offers the chiropractic profession and the consumer an important rallying point since it provides the means to assist small businesses in attaining affordable health insurance, without stripping the insurance marketplace of important state protections," said ICA Legislative Committee Co-Chairman Dr. Michael McLean.

According to Senator Lincoln:

"The Small Employers Health Benefits Program (SEHBP) is based on the successful Federal Employees Health Benefits Program

(FEHBP), which has provided extensive benefit choices at affordable prices to members of Congress and federal employees for decades. Last year, more than eight million people were banded together in the FEHBP purchasing pool and given choices among 10 national health insurance plans and a variety of local insurance plans. A total of 278 private insurance plans offered benefits to, and competed for the business of FEHBP enrollees in 2006.

By pooling small businesses across America into one risk and purchasing pool like FEHBP, the new SEHBP program will allow employers to reap the benefits of group purchasing power and streamlined administrative costs, as well as access to more plan choices. Health plans will bid to offer benefit packages to SEHBP enrollees."

Among the most important key provisions, this legislation would maintain all-important state-enacted consumer protections. Again, according to Senator Lincoln,

"SEHBP enrollees will be covered by state consumer protection laws, such as benefit mandates and solvency standards. State insurance commissioners will continue to regulate solvency, grievance processes, internal review and network adequacy laws, among other things."

This innovative legislation already has 26 US Senators as co-sponsors and the support of a growing list of health care organizations, now including the ICA. "In the face of the negative storm of protest and opposition created by S.1955, against which the entire chiropractic profession successfully mobilized, S.2510 provides a clear channel for positive lobbying," Dr. McLean said.

Letter to ICA President

BLANCHE LAMBERT LINCOLN
ARKANSAS
100 BRIDGES STATE OFFICE BUILDING
TELEPHONE: 501-224-4992
www.arkstate.gov/~lincoln

United States Senate
WASHINGTON, DC 20510

COMMITTEES:
AGRICULTURE, NUTRITION, AND FORESTRY
FINANCE
SPECIAL COMMITTEE ON AGING

May 17, 2006

Dr. John Maltby
International Chiropractors Association
1110 N. Glebe Road
Arlington, Virginia 22201

Dear John:

I would like to thank you for your strong support of the Small Employers Health Benefits Program Act (s.2510) that Senator Durbin and I worked on during the U.S. Senate's recent debate on health care. I greatly appreciate all of your hard work.

Your grassroots support was invaluable during the weeks leading up to the debate on S. 1955 and crucial to pointing out the differences between the two bills.

The number of uninsured in our country is alarming and should be a national priority. Almost 20 percent of the working-aged adults in Arkansas are uninsured. Nationwide, an estimated 44 million Americans don't have health insurance. Those who lack health insurance don't get access to timely and appropriate health care. As I have traveled throughout Arkansas, I have talked with many small business owners who have been forced to drop or dramatically reduce health insurance for their employees even though they desperately want to offer it.

I am grateful for your support and look forward to working with you again in the future on this issue. You can be certain I will continue to fight to ensure that small businesses and consumers have access to quality, affordable health insurance that provides coverage for preventable screenings and management of chronic illness. Even if one is young and healthy, you may be only one car accident or one diagnosis from needing comprehensive health insurance for the rest of your life.

Please feel free to contact me or my aide Elizabeth Barnett if I can ever be of assistance to you in the future.

Sincerely



Blanche L. Lincoln

BLL/dh

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