

# THE AGENDA FOR AMERICA'S ENTREPRENEURS

## Affordable Healthcare

Access to affordable, quality healthcare coverage remains central to the success and economic well-being of small businesses. As costs continue to rise across the individual and small-group markets, small business owners and their employees struggle to afford basic healthcare coverage. While employer-sponsored coverage options remain out of reach for the majority of the smallest businesses, recent policy changes to the Affordable Care Act (ACA) Marketplace and Medicaid have further restricted access to coverage. In fact, small business owners and their employees make up nearly half of all ACA Marketplace enrollees, and one-third of all Medicaid enrollees are tied to a small business. That's why Small Business Majority is working to protect and strengthen the ACA and expand access to Medicaid while also addressing the shortcomings of alternative plan structures that are available to small businesses.

- Make permanent the Inflation Reduction Act's enhancements to the ACA's premium tax credits by passing legislation to extend access to the enhanced credits. The enhanced subsidies have cut premium payments by an estimated 44% (\$705 annually) for marketplace enrollees who claim the credit, bringing down the cost of healthcare for small business owners and their employees.
- Protect the small group marketplace from large price spikes by limiting the use of health plans that do not have the same coverage standards as those in ACA compliant plans, such as expanded short-term limited duration plans and association health plans (AHPs). While AHPs may reduce healthcare costs for certain small businesses with younger, healthier employees, businesses with employees that need comprehensive coverage, including for pre-existing conditions protected under the ACA, could be priced out of insurance plans due to risk imbalances in the insurance pool.
- Expand access to Medicaid by providing adequate federal funding for the program to support small business owners and employees on Medicaid plans. Recent legislation made substantial cuts to the program and enacted stricter, more burdensome eligibility requirements for enrollees, which will drive up costs and cause millions of low-income entrepreneurs and small business employees to lose coverage. Congress should also prioritize efforts to strengthen Medicaid access in the 10 states that have yet to expand the program by passing legislation like the Bridge to Medicaid Act (H.R. 3257).
- Expose predatory billing practices by requiring greater transparency in the healthcare system through the passage of legislation like the Lower Costs More Transparency Act (which helps expand access to site-neutral payment options) and the Patients Deserve Price Tags Act (S. 2355/H.R.5582), which would require a disclosure of the cost of services up front. These reforms would reduce incentives to consolidate, which leads to increased prices and unfair negotiations, and reduce the cost of care in hospitals and off-campus facilities.
- Slow the onslaught of anti-competitive hospital mergers and acquisitions and ensure that vertical integration between hospitals and physicians is done to improve patient outcomes, rather than to bolster profits and market power. This can be done by ensuring that the Department of Justice, Federal Trade Commission, and Department of Health and Human Services have access to ownership and acquisition data of healthcare facilities and large hospital chains, which will allow the agencies to better evaluate proposed hospital mergers and identify problematic trends or data points that could lead to poorer quality of care and increased costs for consumers.
- Protect and expand access to reproductive healthcare for women entrepreneurs and their employees. [Small Business Majority research](#) found that 64% of women small business owners say their ability to decide when or if they have children has allowed them to advance in their career and start their own businesses, and 76% agree that all women should have access to reproductive healthcare, including abortion care and birth control.