



March 20, 2019

The Honorable Jim Wood, Chair
Assembly Health Committee
State Capitol, Room 6005
Sacramento, CA 95814

RE: Pending legislation on Covered California Extension Act (AB 1309)

Dear Assemblymember Wood,

As a representative of the 28 million small businesses in America and the more than 3.9 million in California, Small Business Majority writes today to respectfully urge you to support AB 1309, which would extend California's open enrollment period by two additional weeks. This would help more Californians, including many small business owners and their employees, enroll in healthcare coverage.

Small Business Majority is a national small business advocacy organization with multiple offices throughout California, founded and run by small business owners to ensure America's entrepreneurs are a key part of a thriving and inclusive economy. We actively engage small business owners and policymakers in support of public policy solutions, and deliver information and resources to entrepreneurs that promote small business growth and drive a strong, sustainable job-creating economy. A key component of our work involves outreach and education to small business owners on key small business issues, including healthcare, retirement security, access to capital and more.

Over the past six years, the Patient Protection and Affordable Care Act (ACA) has provided healthcare to 24 million individuals nationwide who otherwise couldn't access coverage, many of whom work for small employers or are themselves business owners or self-employed individuals. In California alone, more than [five million](#) people now have insurance thanks to the healthcare law and the state's efforts to promote robust insurance marketplaces. The ACA is the first meaningful healthcare reform to help address these needs and disparities for small businesses, and it's been particularly important for California's self-employed entrepreneurs. In fact, 8.1% of self-employed Californians enrolled in a plan through Covered California with subsidies in 2015, compared to just 2.9% of all workers.

Despite these gains, 2.9 million Californians still do not have insurance. Of those who are uninsured, [1.8 million are employed](#), with one in six self-employed ([roughly 324,000](#) solo entrepreneurs) and 44% working at a small business with fewer than 50 employees. AB 1309 would address the remaining uninsured rate by expanding the annual open enrollment period by two weeks, from the current deadline of January 15 to January 31. Expanding the enrollment period would allow for more time to make informed decisions about their healthcare coverage, benefitting many small business owners and their employees. Our [recent opinion polling](#) found an overwhelming majority of 83% of California small business owners support lengthening open enrollment periods to allow as many people as possible to enroll.

To continue the progress made under the ACA, we urge you to sign AB 1309 .

Sincerely,

Mark Herbert, California Director
Small Business Majority