



May 2, 2018

Representative Barbara Flynn Currie
Chair, Rules Committee
300 Capitol Building
Springfield, IL 62706

RE: Do No Harm Healthcare Act (HB 4165 HA1)

Dear Representative Currie,

As a representative of the 28 million small businesses in America and the more than 1.2 million in Illinois, Small Business Majority writes today in support of the Do No Harm Healthcare Act (HB 4165 HA1), which would bring more stability and certainty to healthcare marketplaces in Illinois. We believe this legislation would help ensure Illinois has control over potential changes to marketplace regulations, which will protect small business owners, solo entrepreneurs and small business employees who rely on marketplace coverage or Medicaid.

Small Business Majority is a national small business education and policy organization, with an office in Chicago representing Illinois entrepreneurs, founded and run by small business owners to focus on solving the biggest problems facing small businesses today. We actively engage small business owners and policymakers in support of solutions that promote small business growth and drive a strong and inclusive economy. A key component of our work involves outreach and education to small business owners on a range of small business issues, including healthcare, retirement security, access to capital and more.

The Do No Harm Healthcare Act would require the General Assembly to approve any requests made by the governor for waivers that would affect healthcare coverage under the Affordable Care Act or Medicaid, ensuring any efforts to change Illinois's healthcare system are open to public oversight. By requiring the General Assembly to have input into potential changes, there will be more stability in the marketplaces, which can help protect small businesses from further increases in costs, or reductions in essential health benefits and protections that have been guaranteed under the ACA.

Prior to the ACA, small business owners and their employees comprised a disproportionate share of the uninsured population. Since the ACA, the small business community has seen major gains in coverage and affordability. Indeed, a report from the U.S Department of Treasury found small business owners and self-employed individuals were almost three times more likely to purchase coverage through the marketplaces than everyone else. What's more, since 2010, the increase in small business healthcare costs has been at the lowest level in years, following annual double digit increases prior to the law's enactment. While we believe certain provisions of the ACA can and should be improved, any changes to the marketplaces should not undermine the ACA and eradicate hard-won benefits for America's entrepreneurs.

We support any legislation that will help bring more certainty to the marketplaces and help make health coverage more affordable for small businesses, and the Do No Harm Healthcare Act will do just that.

Sincerely,

Geri Aglipay, Midwest Outreach Manager
Small Business Majority

318 West Adams St, 16th Floor • Chicago, IL 60606 • (312) 487-1899 • www.smallbusinessmajority.org