



Our Goal: Lifetime, Comprehensive Healthcare for All

Ohio Small Businesses

Benefits from Universal, Publicly Funded Healthcare

Most employers subsidize a large percentage of their employees' health insurance premiums as a cost of doing business. Today's premiums are so expensive that they are unaffordable to most employees, so they look for employers that offer health coverage as part of a benefits package.

One major problem with our current private, employer-sponsored health insurance is that it creates double-whammy inflation. If health care costs rise 7%, insurance goes up 11%. Someone must pay extra to cover irrationally exuberant corporate profits, CEO salaries and additional bureaucracies, all of which divert health care dollars away from necessary care.

Companies expect health insurance costs to rise on average 10% per year, as they have for the past several years. However, no one can know who will develop a severe or chronic illness. If just one person develops cancer, diabetes, multiple sclerosis, has a heart attack or stroke, or if one family has a child with a chronic genetic illness such as hemophilia or cerebral palsy, then premiums will skyrocket for the entire group.

Employers then must either pay more, shift costs to employees, or reduce benefits by switching to a cheaper plan. The problem with cheaper plans is they put employees at much greater risk of financial catastrophe caused by medical expenses.

The single-payer solution presented in this brochure solves all of these problems by putting every American into a single risk pool, which much more effectively minimizes the impact of high-cost illness on individuals and society as a whole. The cost to cover everyone would rise at a predictable rate every year without expenses due to unpredictable and unreliable insurance coverage forcing companies out of business or employees into bankruptcy.

Small businesses know the private health insurance industry does not work for them. Here are elements business owners want in a health care system and how a statewide, publicly funded, universal health care system would meet these needs:

REMOVE BUSINESS OWNERS FROM THE HEALTH CARE BUSINESS

Universal care relieves employers of all administrative responsibilities. Employers do not need to manage funds, determine benefits, or pay providers.

KEEP HEALTH CARE COSTS PREDICTABLE

Universal publicly funded health care allows every individual and business owner to know their share of costs as a taxpayer. These costs do not change regardless of health, family size, or employment status.

KEEP EMPLOYEES, FULL- AND PARTTIME, HEALTHY AND PRODUCTIVE

By removing deductibles and co-payments, universal care encourages employees to seek health care early. Employees stay healthier and more productive, reducing sick time costs.

Small Business Majority and Ohio's Small Business Network on Health Care surveyed Ohio businesses in 2009 on the subject of health care.

69% of small businesses did not offer health coverage.

77% of those who don't said they couldn't afford it.

71% of those who offered health coverage said they are really struggling to do so.

While the Affordable Care Act makes it a little easier for small businesses (less than 25 full time equivalent employees) to offer health insurance with tax credits, costs are still high. As costs continue to go up, fewer businesses offer insurance or shift costs to employees.

Ohio's small businesses employed 2.1 million, or about half of the state's private workforce in 2011.

Resources:

SPAN Ohio: www.spanohio.org

Physicians for a National Health Program: www.pnhp.org

Business Coalition for Single Payer: www.businesscoalition.net

Provide employees with competitive health care benefits. Keep productive employees from seeking better benefits at another company.

Universal care means every employee gets the same comprehensive benefits regardless of employer. Entrepreneurs can start a new business and retain health care access for themselves, their families, and new employees. Employers do not need to split full-time positions into multiple part time positions to reduce health care costs.

Level the playing field for businesses large and small. Companies won't pay less by reducing or eliminating health care benefits.

All individuals and businesses will pay their fair share for providing universal health care. Ohio companies will have a strong competitive advantage over states with employer-based health care and will be better able to compete internationally with countries already providing universal care.

Assure health care independent of labor management negotiations.

Benefits are determined by the single payer agency, not by individual labor-management contracts.

Remove the costs of providing care for retired and disabled employees.

A universal health care system provides everyone in Ohio with the same benefits, regardless of age, employment status or disability, relieving businesses of the burden of paying for retiree health plans.

