

Politicians Deaf To Plight Of Small Businesses

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To the editor,

The WBJ editorial about the hearing on health care held in Worcester ("A Costly Miss," Nov. 23, 2009) stated that only one business showed up. There are reasons for that. Events like this have been held before. The hearings, symposiums, or whatever are held. Numerous business owners show up and discuss the issue(s). Nothing changes.

While I am not typically apathetic, reality eventually sets in. The politicians do not care about businesses or small business owners' opinions. What politicians do care about is the special interests and specifically the special interests that lobby heavily and donate significantly to campaigns. Small business owners are stuck dealing with the aftermath of the politicians' decisions.

The Small Business Service Bureau of Worcester has sponsored or held events like this before. In a meeting with members of Senator Kerry's staff, I passed out a presentation in Excel that showed how a family in Massachusetts whose primary bread winner was blue collar could not afford health care even with a plan mostly funded by their employer. Their disposable income after basic living expenses did not leave enough for the family to meet co-payments required by typical small business health care policies. The presentation also showed how the increases in health care cost would only make things worse. This was also presented to a state senator. The politicians don't care. Nobody responds other than an occasional vague form letter.

Today we have runaway health insurance costs in Massachusetts. Health care by small business owners frequently exceeds their bottom line profitability. There are numerous issues, but a major issue is Massachusetts has a health insurance plan that is loaded with unaffordable benefit mandates promoted by special interests. Massachusetts small business health insurance is regulated to the point that a small business owner cannot even negotiate what benefits are or are not included in their health plan. Only businesses with more than 50-something employees can determine what their health plan may or may not cover.

In Congress there is a health care plan moving forward towards becoming law. While portions of the bill being considered are appropriate, the bill does not deal with controlling cost. For health care insurance to work, the cost of the insurance

and the cost of care have to be controlled. Benefits cannot be unlimited. Co-payments must be controlled. Unfortunately the politicians do not have the motivation to change health care and health insurance to something that could actually work.

Small business recognizes this. Small business has expressed itself many times over the years, but as always to no avail. The solution is not more grandstanding at another meeting with the press there. The grandstanding is a sham and as demonstrated with this meeting, sooner or later small business won't play along. Instead small business owners will stay hard at work trying to increase revenue and decrease expenses including how many full time employees are on their payroll.

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