



July 22, 2008

The Honorable Nydia Velazquez
Chairwoman, House Small Business Committee
2361 Rayburn HOB
Washington, D.C. 20515

Dear Chairwoman Velazquez:

On behalf of the National Federation of Independent Business (NFIB), the nation's leading small business advocacy group, I am writing to thank you for your continued commitment to increasing access to quality, affordable healthcare for small business through the introduction of the "Small Business Cooperatives for Healthcare Options to Improve Coverage for Employees Act of 2008 (CHOICE)."

Of the estimated 47 million Americans without health insurance, more than 28 million are small business owners, their employees and dependents. Under current law, small businesses don't enjoy the same tax breaks, coverage or pooling options as large businesses and corporations. As a result, they pay an average of 18 percent more for the same healthcare benefits, and have seen their healthcare premiums increase 129 percent over the last 8 years.

Any healthcare reform, however big or small, must recognize the unique problems facing small business. The CHOICE Act recognizes the inequities and challenges facing small business and attempts to remedy the problems owners and employees are experiencing in the healthcare marketplace. NFIB is particularly pleased that CHOICE establishes a structure that allows small businesses to harness their purchasing power across state lines.

As Congress begins consideration of the CHOICE Act, NFIB is hopeful that action can be taken to ensure that the tax credit provisions outlined in the bill are made available to all – without adding additional and costly burdens on small businesses. NFIB also encourages Congress to explore how the legislation can be structured to ensure that individuals are armed with the information and knowledge necessary to purchase health insurance products that truly reflect their healthcare needs.

Thank you for your strong support of small businesses. We appreciate your leadership on this issue and look forward to working with you as the healthcare access and affordability debate continues.

Sincerely,

A handwritten signature in black ink, appearing to read "Dan Danner". The signature is written in a cursive style and is positioned above the printed name and title.

Dan Danner
Executive Vice President
Public Policy and Political