

*News from the*

**U.S. Senate Committee on  
Health, Education, Labor and Pensions**

**Michael B. Enzi (Wyoming), Chairman**



**For Immediate Release**

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**Wednesday March 15, 2006**

***ENZI'S LANDMARK HEALTH CARE BILL ENDS 10-YEAR SENATE  
STALEMATE; WILL PROVIDE WORKING  
FAMILIES RELIEF FROM RISING HEALTH INSURANCE COSTS***

**Washington, D.C.** – The Senate Health, Education, Labor and Pensions (HELP) Committee today ended a stalemate over a decade old and voted in favor of a landmark bill to allow business and trade associations to band together across the nation and offer affordable group health insurance to working families, U.S. Senator Mike Enzi (R-WY) Chairman of the HELP Committee said. The bill was approved by an 11 to 9 vote.

“Today’s vote is the first major step in 15 years toward more affordable health insurance options for small business and working families,” Enzi said “The people who make up the bedrock of our economy – small, family owned businesses, have issued a mandate for change. It’s time for the Senate to pass this bill. No more excuses.”

The bipartisan bill, “The Health Insurance Marketplace Modernization and Affordability Act,” S.1955, which was introduced by Enzi and cosponsored by Senator Ben Nelson (D-NE) and Senator Conrad Burns (R-MT), will allow business and trade associations to band their members together and offer group health coverage on a national or regional basis in direct response to runaway costs that are driving far too many employers and families from comprehensive health insurance.

“If Small Business Health Plans can harness the power of America’s small business owners, it would force the entire marketplace to respond. If we transform health insurance to a market where small employers and family-owned businesses can demand better benefits at better prices, insurance companies would be forced either to keep up with the competition, or lose their market share,” Enzi added.

“With the help of a diverse group of Senators and business groups representing small business, we’ve bridged the gap between small business proponents of traditional AHPs and state-based interests worried about the prospects of dramatic regulatory changes in health insurance markets,” Enzi added.

Designed to enhance the market leverage of small groups as well as individual policy holders, “The Health Insurance Marketplace Modernization and Affordability Act” will give associations a meaningful role on a level playing field with other group health plans; streamline the current hodgepodge of varying state regulation; preserve the primary role of the states in health insurance oversight and consumer protection; make lower-cost health plan options available; and achieve meaningful reform without a big price tag.

Working with Senator Judd Gregg (R-NH), Enzi also included important safeguards in the bill to prevent adverse selection that would split healthy and sick groups and send premiums skyrocketing for the sick groups. The bill preserves the state role in protecting insurance consumers and ensures that small business owners will have the choice of both basic and enhanced packages of benefits.

Senator Nelson said: “If we don’t do something to help small businesses cope with the costs of health care, soon we will have an entire workforce without health insurance coverage. Health care premiums are experiencing double-digit growth annually; small businesses can’t keep up with the costs. As a result, fewer employers are offering health coverage and fewer employees are covered. The continuing problem of skyrocketing health care costs is a grave threat to our working families. This action by the HELP Committee today is the first step in addressing this problem.”

Senator Burns said: “The Health Insurance Marketplace Modernization and Affordability Act represents the best opportunity to bring affordable health insurance to small businesses in Montana and across the nation. I know this is a goal for all Senators, and I look forward to working with members from both sides of the aisle in achieving this important goal.”

Enzi praised the support of Senator Nelson and Senator Burns, the bill’s cosponsors, saying: “I’m pleased to be joined by my colleagues, Senator Nelson and Senator Burns. They bring invaluable experience to this effort and I am grateful for their commitment to this issue.”

A report prepared by the Milwaukee firm of Mercer Oliver Wyman, Inc. for the National Small Business Association found that the Enzi-Nelson-Burns bill would reduce

health insurance costs for small business by 12 percent. In today's dollars - about \$1,000 per employee; and, would reduce the number of uninsured in working families by 8 percent - or approximately 1 million people.

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