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ACCESS  
&  
CHOICE  
Through Association Health Plans

## Saving You Money

- ✓ Studies show that AHPs would save the typical small-business owner between 15 percent and 30 percent on health insurance. (Congressional Budget Office. *Increasing Small-Firm Health Insurance Coverage Through Association Health Plans and Healthmarts*. January 2000.)

## Reaching the Uninsured

- ✓ Studies show that AHPs would help as many as 8 million currently uninsured Americans finally afford the coverage they deserve. (CONSAD Research Corporation. *The Projected Impacts of the Expanded Portability and Health Insurance Coverage Act on Health Insurance Coverage*. July 10, 1998.)

## Available to All

- ✓ Association health plans must abide by all HIPAA rules and therefore cannot exclude high-risk groups or individuals.

## Small Business at a Disadvantage

- ✓ Forty-five million Americans don't have health insurance. Nearly 63 percent of all uninsured workers are employed by small businesses with fewer than 100 employees. (Employee Benefits Research Institute. *2004 Sources of Health Insurance and Characteristics of the Uninsured*.)

## Small Firms Compared to Large

- ✓ Only 41 percent of firms with one to nine employees offer health benefits, compared with 99 percent of large firms. (NFIB Research Foundation. *National Small Business Poll-Health Insurance*. 2003; Kaiser Family Foundation. *Employer Health Benefits 2004 Annual Survey*.)

## 80 Million Strong

- ✓ AHP legislation is supported by more than 180 organizations representing more than 12 million employers and 80 million American workers.

## The Family Bill

- ✓ In 2004, the average annual family health-care policy cost \$9,950 per employee, per year. (Kaiser Family Foundation. *Employer Health Benefits 2004 Annual Survey*.)

## Freedom of Choice

- ✓ Seventy-three percent of covered workers in small businesses that provide coverage are offered just one health plan compared to 18 percent of covered workers in all large firms. (Kaiser Family Foundation. *Employer Health Benefits 2004 Annual Survey*.)

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## A Growing Problem

- ✓ The Census Bureau reports the percentage of people covered by employment-based health insurance fell between 2002 and 2003, from 61.3 percent to 60.4 percent. (Census Bureau. 2003.)

## Growing Problem in 2003

- ✓ The Census Bureau reports that 45 million Americans (15.6 percent of the population) did not have health insurance in 2003. This number is up from 43.6 million (15.2 percent) in 2002. The number of uninsured increased for the third year in a row, due to a drop in employer-based coverage. (Census Bureau. 2003.)

## The Smallest Pay the Most

- ✓ Small employers have always been particularly vulnerable to premium increases and few have the resources to thoroughly investigate their options. (NFIB Research Foundation. *NFIB National Small Business Poll-Health Insurance*. 2003.)

## Struggling to Offer Coverage

- ✓ Only 52 percent of firms with three to nine workers offered health benefits in 2004—down from 58 percent in 2001. (Kaiser Family Foundation. *Employer Health Benefits 2004 Annual Survey*.)

## At the Top of the List

- ✓ Sixty-five percent of small-business owners indicate high cost as the main reason why they do not offer health insurance. (NFIB Research Foundation. *NFIB National Small Business Poll-Health Insurance*. 2003.)

## Crippling Mandates

- ✓ Because many of them self-insure, big business and big labor are exempt from the 1,800 mandates that state regulation impose on small group health plans. In some markets, mandated benefits increase the cost of health insurance by as much as 45 percent. (Council for Affordable Health Insurance. *Health Insurance Mandates in the States 2004*.)

## States in Need

- ✓ In Texas, New Mexico and Louisiana, more than 20 percent of the population is uninsured. (Census Bureau. 2003.)

## Beyond Inflation

- ✓ For the fourth consecutive year, business owners have seen double-digit increases in health insurance. Between spring 2003 and spring 2004, premiums for employer-sponsored health insurance rose by 11.2 percent. Since 2000, premiums for family coverage have increased by 59 percent, compared with inflation growth of 9.7 percent and wage growth of 12.3 percent. (Kaiser Family Foundation. *Employer Health Benefits Annual Survey 2004*.)

## Paying for Mandates

- ✓ The most common state mandates on health insurance add 30 percent to the cost of insurance. Routine dental services alone can increase costs 15 percent. (Milliman and Robertson)

## Able to Handle AHPs

- ✓ The Department of Labor currently administers ERISA protections covering approximately 2.5 million private, job-based health plans and 131 million workers, retirees and their families. Of these, 275,000 plans covering 67 million individuals are self-insured, and therefore subject exclusively to DOL oversight.