

Dear Dr. Hyde:

Thank you for contacting me regarding small business health plans. I appreciate hearing from you and would like to take this opportunity to respond.

There are an estimated 45 million Americans without health insurance – a number that has been rising consistently since 1989. Most people who have health insurance obtain it through their own, or a family member's, employer as a workplace benefit. However, due to a number of factors, small businesses have a decreased ability to offer health benefits to their workers. With almost half of our nation's uninsured either working in a small business or dependent on a small business worker, this is an issue that must be addressed.

Senator Michael Enzi (R-WY) introduced the Health Insurance Marketplace Modernization and Affordability Act (S. 1955) on November 2, 2005. The legislation would allow small business associations to independently pool their members across state lines to purchase health insurance. In addition, it would harmonize and standardize state regulation of individual and group insurance markets. S. 1955 was reported out of the Senate Committee on Health, Education, Labor, and Pensions and awaits consideration by the full Senate.

Increasing the access to affordable health care is an important part of meeting the health care needs of our nation's uninsured, and I look forward to working with my Senate colleagues to see that small businesses are given the increased ability to provide health coverage for their employees.

Thank you for sharing your views. If you have any additional concerns please contact me. For more information about issues and activities important to Florida, please sign up for my weekly newsletter at <http://martinez.senate.gov>.

Sincerely,

Mel Martinez
United States Senator