

Mr. Patrick T. Gleason
123 XXX Avenue
XXXX City, KS

Dear Mr. Gleason:

Thank you for contacting me with your concerns regarding Association Health Plans.

As a member of the Senate Health, Education, Labor and Pensions (HELP) Committee, I am committed to providing access to affordable health care for all Kansans. I frequently hear from small business owners across the state that one of their biggest concerns in running their business is trying to provide affordable health insurance to their employees. Although most working Americans receive health insurance from their employers, small businesses find it particularly difficult to offer benefits because of the high cost.

This is why I am a cosponsor of S. 1955, the Health Insurance Marketplace Modernization and Affordability Act. This legislation allows small businesses to pool together and purchase health insurance, giving these businesses better purchasing power much like large businesses such as Microsoft or Ford have long enjoyed. These plans, known as Small Business Health Plans (SBHPs), will give our small businesses in Kansas an affordable choice for health care.

I appreciate knowing of your concerns with S. 1955. However, I believe this legislation has the necessary protections in place to ensure consumers still have access to appropriate procedures, providers and services. Under the legislation, SBHPs may choose to offer coverage that varies from state benefit mandates. However, the SBHP must then also offer an alternative plan that provides comprehensive coverage mirroring one of the state employee health plans in one of the five most populous states. These states - California, Texas, New York, Florida and Illinois - have some of the richest and most comprehensive coverage in the country. This gives small businesses a choice in choosing a health plan that best fits their needs, instead of requiring them to buy benefits that may be beyond what they can afford. Simply put, this option puts consumers in the driver's seat when choosing health coverage, not insurance companies or the government.

In March, the HELP Committee approved S. 1955 and it now awaits consideration by the full Senate. While we may disagree on the legislation, I hope that we can keep an open dialogue as the legislative process continues. Again, thank you for writing. I look forward to your future advice and counsel.

With every best wish,

Sincerely,

Pat Roberts
PR:js