

RICHARD SHELBY
ALABAMA

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AND URBAN AFFAIRS

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JUSTICE, AND SCIENCE

SPECIAL COMMITTEE ON AGING

110 HART SENATE OFFICE BUILDING
WASHINGTON, DC 20510-0103
(202) 223-6744

<http://shelby.senate.gov>
E-mail: senstro@shelby.senate.gov

United States Senate
WASHINGTON, DC 20510-0103

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Maxwell Clinic
of Chiropractic
1000 Beltline Road
Suite V1
Decatur, Alabama 35601

STATE OFFICES:

- 1800 FIFTH AVENUE NORTH
321 FEDERAL BUILDING
BIRMINGHAM, AL 35203
(205) 731-1384
- HUNTSVILLE INTERNATIONAL AIRPORT
1000 GLENN HERRN BOULEVARD
BOX 20127
HUNTSVILLE, AL 35824
(256) 772-0469
- 118 SAINT JOSEPH STREET
405 U.S. COURTHOUSE
MOBILE, AL 36602
(251) 684-4184
- ONE CHURCH STREET
ROOM C-561
MONTGOMERY, AL 36104
(334) 223-7303
- 1118 GREENHURD AVENUE, #240
TUSCALOOSA, AL 35401
(205) 759-5047

Dear Friends:

Thank you for contacting me about health plans for small employers. I always appreciate hearing the opinions of my constituents.

The rising cost of health insurance is a problem facing many Americans, including small business owners. According to figures released by the U.S. Census Bureau in 2004, there are more than 45.8 million Americans without health insurance. As health insurance costs continue to rise significantly, the risk of more American families losing their health insurance remains a critical problem. Nearly half of all uninsured Americans are employed by small businesses, who alone do not have the ability to finance health plans for their employees.

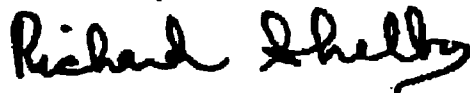
On February 16, 2005, Senator Olympia Snowe introduced S. 406, the "Small Business Health Fairness Act of 2005." This legislation seeks to create Association Health Plans (AHPs), which will provide incentives to groups of small firms who pool their resources to offer standardized health benefits to their employees. On July 26, 2006, the House of Representatives passed H.R. 525, the House version of S. 406. This legislation is currently pending before the Senate Committee on Health, Education, Labor, and Pensions.

On November 2, 2005, Senator Michael Enzi introduced S. 1955, the "Health Insurance Marketplace Modernization and Affordability Act of 2005," which was favorably reported by the Senate Committee on Health, Education, Labor, and Pensions on March 15, 2006. This legislation was offered as an alternative to S. 406 and seeks to create Small Business Health Plans (SBHPs). SBHPs would serve a similar purpose to AHPs, but, unlike AHPs, would not be immune to state insurance regulations. Instead S. 1955 seeks to "harmonize" state insurance laws to create a more universal nationwide health insurance structure.

I support the idea of AHPs and SBHPs, and I will carefully evaluate any legislation that comes to the Senate floor for consideration. It is my hope that all Americans have access to affordable health care, and I will support legislation that makes measured and needed reforms. Rest assured I will keep your thoughts in mind as the Senate debates these important issues.

Again, thank you for contacting me with your concerns. If I may be of any further assistance, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink that reads "Richard Shelby". The signature is written in a cursive, slightly slanted style.

Richard Shelby

RCS/jrs

P.S. Please sign up to receive regular e-mail updates from me on issues of importance to you by logging onto <http://shelby.senate.gov/newsletter/newslist.htm>.