

Small-business owners need health care reform

By Stephen Hatch

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New research shows that comprehensive health care reform that includes employers sharing responsibility for health care costs in exchange for coverage for everyone could ultimately save America's [small businesses](#) as much as \$855 billion over the next decade.

Released this past week by Small Business Majority, an organization that represents small-business owners at the public policy table, the report says savings would simultaneously protect wages, curb job loss, and allow small-business owners the financial flexibility they need to reinvest in their companies.

There are nearly 27 million small businesses in the United States, representing nearly every facet of American business. They're a mainstay of our nation's economy, employing nearly 63 million people -- more than 40 percent of our country's current workforce.

Like many of my fellow small-business owners, I am closely following Congress's work to overhaul and reform our health care system. We need an American solution that ensures quality, affordable coverage for all. Reforms will give Utah small business owners more affordable choices and peace of mind.

It's a commonly held myth that those who are pro-business are against health reform. I, for one, am ready to participate in the health care solution and am willing to contribute my fair share, if it ultimately means lowering my costs and making my small business more competitive. I own a neighborhood chocolate shop, which heavily depends on qualified employees to help us make our product.

Today we are paying just under \$900 a month for basic health insurance coverage for only my wife and me; there is no more money available to provide coverage for our employees. Over the past six years in business our rates have gone up on average of 20 percent each year. At that rate of increase we face the real possibility of being unable to pay for our insurance.

Because we must have health care coverage to manage conditions related to our dwarfism, we could be faced with the decision to close our business and go on Medicaid or simply be uninsured. We'd much prefer to grow our business.

As a business owner I have learned that the future can often be predicted by the past. Every year we have been in business our premiums have increased at a higher rate than the prices of the products we sell; pretty soon there won't be any room in our profit margin to cover our health coverage while paying all of the other costs associated with running our shop.

Health care costs could absolutely cause my wife and me to put our dreams of growing our business on hold simply so that we could find health coverage elsewhere.

I was raised to always work hard and provide for myself, but the reality is there are many other small-business owners just like us in Salt Lake City and across the country who are struggling to provide health coverage for themselves, let alone their employees. We need real reform this year so as small-business owners, we can continue to create jobs and lead the way to economic recovery.

Stephen Hatch owns Hatch Family Chocolates in Salt Lake City.