



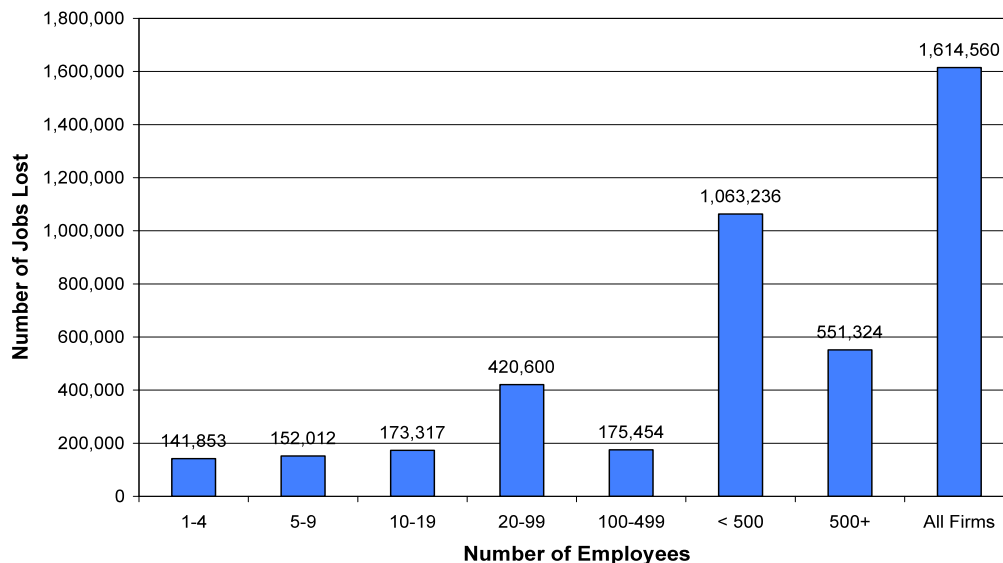
NFIB Fact Sheet: Small Business Impact of a National Employer Healthcare Mandate

The NFIB Research Foundation conducted a study measuring the economic impact a national employer healthcare mandate would have on small businesses. A hypothetical employer mandate was modeled and tested using a computer simulation that captured that mandate's effects on U.S. businesses by firm size.

Simulation Results

- The national employer healthcare mandate would generate a net loss of more than 1.6 million U.S. jobs between 2009 and 2013.
- *Small* businesses would lose more than 1.0 million jobs and account for 66 percent of all jobs lost.
- U.S. real GDP would contract by approximately \$200 billion between 2009 and 2013.
- *Small* businesses would lose roughly \$113 billion in real output and account for 56 percent of all real output lost.

U.S. Jobs Lost Due to a National Employer Healthcare Mandate, by Firm Size: 2009-2013



Methodology

NFIB utilized a proprietary Business Size Impact Module (BSIM) to simulate the impact of a national employer healthcare mandate on businesses by size of firm. The assumed mandate requires that all employers must offer private health insurance to their employees. Employers must finance at least 50 percent of their employees' health insurance premiums. The remaining share of employee premiums is assumed to be financed by employee contributions and federal subsidies. Implementation of the mandate is assumed to begin in 2009. Employment and output effects of the mandate were forecast for years 2009 to 2013, the first five years of program implementation.

For a copy of the full report, contact Stephanie Cathcart: stephanie.cathcart@nfib.org, 202-314-2056.