

NFIB CARRIES THE VOICE OF SMALL BUSINESS TO CAPITOL HILL: Health Care Choice Act



NFIB supports legislation that would allow individuals to purchase health insurance coverage across state lines.

- H.R. 2355 would allow individuals to purchase an affordable health insurance policy with a range of options.
- The high cost of health insurance is the biggest impediment for small-business owners who want to provide health insurance to their employees. This legislation would help by allowing employees to purchase more affordable policies in the individual market.
- Eighty percent of NFIB members believe that individuals and the self-employed should be allowed to purchase health insurance coverage across state lines.
- Consumers would no longer be limited to purchasing policies dictated by their state's regulations and mandated benefits. Instead, they could decide among a variety of insurance policies qualified in one state but offered for sale in multiple states.
- Employees of small businesses would benefit by being able to opt for a more affordable individual policy that more appropriately meets their needs. If they want to purchase a policy with either more or fewer coverage treatments, they would be able to pick a plan that includes just what they need.
- According to a Zogby International survey conducted in September 2004, 72 percent of respondents supported allowing someone living in one state to buy health insurance from another state, if the insurance is state-regulated and approved.
- H.R. 2355 would continue to allow the states to regulate health insurance. If this legislation were enacted, policies approved in the primary state would have to include all of that state's mandated benefits as well as guarantee access to an independent external review.
- This legislation includes consumer protections. Every policy sold would include a disclaimer informing the consumer that their policy contains the benefits from the state of purchase and is regulated by that state.

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