

LGBAC Health Care Policy Statement

**Adopted by the Greeley Chamber of Commerce Board of Directors
March 16, 2009**

Philosophy

The Chamber and the Northern Colorado Legislative Alliance (NCLA) believes that health care reform should take place primarily at the national level. Understanding this, the statements regarding health care largely reflect the values established by NCLA. NCLA is the collective voice for Northern Colorado businesses on regional, state and national issues.

The Chamber believes that all Americans should have access to an enterprise-based healthcare system that provides effective, affordable care. Cost is one of the major factor that has limited access to quality healthcare for millions of Americans. We believe solutions to this cost/access problem must be based on market principles, relying on a mixture of incentives and structural and legislative reforms. We oppose imposed state or national health care coverage.

Health care remains a major concern to our membership. In addition to developing private sector initiatives to control the rising cost of health care to our members and their employees, the Chamber through NCLA will monitor public policies that have an impact of the cost of care.

Policies

The Chamber recognizes that employers currently provide most health care coverage, except for those government sponsored programs (Medicare and Medicaid).

The projected increases will force many businesses to limit the scope or level of benefits offered to their employees, or discontinue medical coverage all together.

The Chamber advocates for a health system that offers affordable, cost-effective and quality health care options to businesses and individuals, void of cost increases brought about by unnecessary government regulation, cost shifting and coverage requirements, and is supportive of individuals privacy rights.

Over the last several years, business has successfully blocked legislation ordering employers to provide fringe benefits to all workers. Now, organized labor has pledged to deliver legislation on increased benefits to its members.

Employers are likely to see even greater pressure for mandates relating to:

- sick leave
- severance pay
- prorated benefits for part-time workers
- protected leave for friends and relatives of crime victims

- expanded leave rights under the Family Rights Act

Mandates increase costs. When it costs more to provide benefits, employers respond by finding ways to avoid those higher costs. Because of increased costs, employers may decide to reduce or eliminate employee benefits all together.

The Chamber will support business-friendly legislation to significantly reduce Colorado's high percentage of un-insured.

The Colorado Workers' Compensation Act provides needed assistance for injured employees and should be retained and improved. The Chamber believes that:

- The workers' compensation program must be administered with speed, fairness and maximum efficiency so that the largest possible percentage of the premium dollar paid by the employer will be paid as benefits to the truly injured worker.
- It is imperative that the Colorado Legislature continuously review and improve the system in the areas of cost to business, fraud and abuse, paperwork reduction, and the reduction of bureaucratic requirements.
- No restrictions should be imposed on business relative to outsourcing business functions or to locate jobs in a more cost-effective geographic area.
- Injured employees should be prohibited from recovering non-economic damages in both state and federal courts for the same harm, otherwise known as "double recovery."

The Greeley Chamber supports the free-market decision of employers to pay for health care coverage and opposes government mandates for employer-paid health care coverage. The Greeley Chamber will oppose measures which place an undue burden on business for meeting the needs of the state's uninsured.

The Greeley Chamber supports an employee/consumer driven health care insurance system that empowers employees/consumers to make health care insurance decisions on their own behalf versus the current unsustainable employer driven health care system.

The Greeley Chamber believes employer-provided health insurance is a benefit and not a requirement and will oppose efforts that change that dynamic.

The Greeley Chamber will oppose legislation/regulations that would result in an increase in the employer-paid cost of providing quality health care coverage and legislation that increases the risk of lawsuits against employers that provide a health care plan for employees.

The Greeley Chamber supports efforts to achieve cost containment through the private sector, while urging caution on adopting a government-managed health care system.

The Greeley Chamber supports tax fairness in legislation affecting the deductibility of health care costs.

The Greeley Chamber believes the role of government in health care is to ensure that affordable basic care is available for the, economically disadvantaged, while providing reasonable compensation to providers. The Chamber supports the utilization of competitive managed care organizations to contract with the relevant government agencies for the care of these populations.

The Greeley Chamber believes the primary responsibility for health care rests with individuals who should be rewarded for good health and health care decisions through various incentives including tax credits.

The Greeley Chamber believes that controlling healthcare costs can never be realized while there is an unlimited opportunity for people to sue healthcare providers without recourse. The Chamber supports legislation that limits frivolous lawsuits and damages.

Action Items

The Greeley Chamber will research and evaluate programs that allow small businesses and the self-employed to participate in association health plans (AHP) through their trade and professional associations, in order to help keep associated business costs down.

The Greeley Chamber will communicate to its members the benefits of creating and supporting business and community initiatives for the well-city programs.