

# COSE Rocks Health Care

*Cleveland advocacy group continues to fight for Ohio small businesses*

By Rob Yunich

*Director of Communications*

The Council of Smaller Enterprises (COSE), an NSBA affiliate and the small-business division of the Greater Cleveland Partnership, takes a very active approach to small-business health care. Not only do they advocate for legislation that benefits small businesses, but they practice what they preach—offering health care plans that enable Buckeye State small businesses to save money and receive quality health care.

It is an approach that was part of the framework of the organization's founding in 1972.

“COSE's ability to connect small businesses around common issues from the very start has served us well. Starting with health care discounts in the early 1970s that evolved to effective group purchasing in the early 1980s, [offering] great health care options was a springboard to everything else that we have been able to accomplish for our members,” COSE Executive Director Steve Millard said. “The common benefit we create for members with group purchasing programs adds an incentive to their involvement and participation in important advocacy initiatives. It also enables us to offer education and assistance to help these businesses survive and grow.”

COSE currently offers health, dental, vision, life, and disability insurance, operates its own Health Savings Account (HSA), and presents the opportunity to participate in a workers' compensation premium reduction program. If you add this to the myriad other member benefits, COSE helped its nearly 17,000 members save almost \$105 million in 2005.

But these are not the only benefits to being a COSE member.

COSE is one of the most active



PHOTO BY ROB YUNICH

Cleveland's Raymond Arth (left) and Keith Ashmus (center, pictured with NSBA President Todd McCracken) exemplify the active relationship between NSBA and COSE.

advocacy groups in Ohio. Through its extensive grassroots network, COSE members worked to pass countless bills over the last year—including House Bill 66, the most significant change to the Ohio tax code in more than 30 years. The bill's \$1 million small-business exemption was created and advocated for by COSE and the Greater Cleveland Partnership. Concurrently, Ohio small businesses also benefited from the reduction of the personal income tax and the elimination of the tangible personal property tax.

In the health care arena, COSE and NSBA continually partner to oppose Association Health Plans and support HSAs. However, COSE's biggest impact on health care advocacy may have occurred in 1991.

That year, members of then-President George H.W. Bush's administration personally invited representatives from COSE and three other health care programs to partake in a private meeting with the president at the White House's Roosevelt Room. The meeting eventually led to Bush unveiling his

national health care plan the next year in Cleveland.

“That helped thrust COSE into the national spotlight,” said former COSE chair John Hexter, who attended the White House meeting. “It also cemented the relationship between COSE and NSBA.”

## A SUCCESSFUL PARTNERSHIP

COSE and NSBA first became acquainted with each other, according to Hexter, at the first modern White House Conference on Small Business in 1980. Then-President Ronald Reagan pushed for another conference, which was held in 1986. Around the same time, COSE started to strengthen its relationship with NSBA, which began to act as COSE's voice in the nation's capital.

“COSE didn't have the resources to be in Washington by ourselves, so joining together with NSBA made eminent sense,” Hexter said.

The third White House Conference in 1995 attracted personal appearances by then-President Bill Clinton and then-Vice President Al Gore, and proved that small business

advocacy in Washington was serious business.

“Health care energized the COSE-NSBA relationship,” Hexter added. “Issues such as pension reform and tax policy became fair game for our members to work on because of our relationship with NSBA.”

Furthermore, COSE and NSBA were there together when Congress addressed pension reform in the late 1990s. The two organizations provided what became the essence of the reform package that Congress enacted—ultimately leading to an improved pension environment for small business.

COSE also frequently partners with some of NSBA’s other affiliate organizations.

“Partnering with NSBA became the way to increase COSE’s clout as a small-business organization,” Hexter said. “COSE remains committed to working with regional [affiliate] groups because it magnifies our impact.”

Hexter is part of a distinguished group of COSE members who are

active NSBA members. Hexter, for example, served as NSBA chair in 2000 and COSE chair in 1986-87.

COSE member Raymond Arth also served as chair of both organizations—most recently serving as NSBA chair in 2004. Brad Roller held both chair positions, while COSE member Ron Cohen previously served as NSBA chair.



## COUNCIL OF SMALLER ENTERPRISES

Current COSE chair Louis Licata also serves on the NSBA board, as does COSE Immediate Past Chair Jeanne Coughlin. COSE Advocacy Chair Tom Pitrone is a long-running NSBA board member and chair of its tax committee.

“Because of my devotion to tax issues, the partnership of COSE and NSBA has helped me and my fellow members bring many important small-business issues to state and national

decision-makers,” Pitrone said.

“It is my honor to serve as COSE chair and a member of the NSBA board,” Licata added. “I am following in the footsteps of many other COSE members who served both organizations. NSBA and COSE have a great relationship and I am honored to help strengthen it.”

Meanwhile, COSE board member Keith Ashmus was recently elected NSBA’s vice chair of advocacy, while fellow COSE board member David Stetler was elected NSBA’s vice chair of communications. Ashmus also previously served as COSE chair.

“We’ve made a conscious decision that it’s in our members’ and the community’s best interest to step forward and take an active role in activities and initiatives that will make the region a better place for entrepreneurs,” Ashmus said.

**For more information about COSE, please visit its Web site, [cose.org](http://cose.org), or contact its customer service team via phone, 888-304-4769, or e-mail, [customerservice@cose.org](mailto:customerservice@cose.org). ★**