

## LETTERS

### AHPs Would Hurt Small Businesses

On behalf of the Small Business Coalition for Equitable Health Insurance and the National Small Business Association, I would like to take this opportunity to respond to Roll Call's article about Association Health Plans ("Association Health Plans: Not So Simple," July 20). We strongly oppose AHPs and disagree with the implication of the article that the insurance industry stands to lose the most if AHPs are passed.

The biggest loser from the passage of AHPs would be small businesses. AHPs are not an answer to rising health care costs and would significantly worsen the state of health care for all businesses. More and more small businesses are realizing that despite the bumper-sticker pitch in its favor, AHPs are, simply put, bad public policy.

A study released in June 2003 by Mercer Risk, Finance and Insurance Consulting found that premiums for those outside the AHP market would increase an additional 23 percent and an additional 1 million people would be uninsured. The minimal price savings realized by some businesses through AHPs would come from attracting healthier participants and depleting benefits that are currently required by states. AHPs could create plans that manipulate benefits and are extremely unattractive to sicker, less-health participants.

Furthermore, the Congressional Budget Office found that most of the enrollment in AHPs would come from businesses switching coverage. Only one in 14 would be newly insured. AHPs do nothing to solve the problem of rising health care costs for small businesses and their employees. They simply shift the costs from the overall market to a more concentrated group of people. That is not a long-term solution.

Beyond the fact that AHPs solve neither skyrocketing costs nor the increasing ranks of uninsured, they stand to greatly worsen an already flailing health insurance market. The federal oversight set forth in the legislation is significantly weaker than what exists today in state regulations, and the solvency requirements could easily be eaten up entirely by one single claim.

Groups opposing AHPs include

the National Association of Insurance Commissioners, the National Governors Association and a wide variety of small-business interests.

The Small Business Coalition for Equitable Health Insurance is made up of more than 30 of the country's largest chambers of commerce and state and regional small-business groups — each of which sees AHPs for what they are: Empty promises.

While large insurance companies might suffer under the unfair playing field created by AHPs, it is the small businesses that are struggling to get affordable health insurance that would be in a lot worse shape than they are now.

**Todd McCracken**  
National Small Business Association  
Small Business Coalition for Equitable Health Insurance

### Clinton's Re-Election Race Isn't Over

A recent Roll Call edition included a piece that made several points about Sen. Hillary Rodham Clinton's (D-N.Y.) prospects for re-election next year ("Can Republicans Test Hillary Clinton Next November?" Campaigning, July 14). Respectfully, the article's assertions represent a lack of understanding of the complex nature of New York politics and the intricate dynamics of our statewide races. While Stuart Rothenberg might be enamored by Clinton's approval rating, her num-



bers are fiction. They are the result of high name recognition and the simple fact that people aren't paying attention to this race at this point. The article ignores some very ba-

sic facts about New York voters. There is a lot of "red" in our "blue" state, and the vast majority of New Yorkers think of themselves as fiscal conservatives. In addition, nearly 30 percent of our voters split their ticket on Election Day.

Furthermore, any observer of New York politics cannot ignore the significant impact of third parties on New York races. Unlike most states, candidates in New York can run on more than one party line. The Conservative Party is the most active third party in the state. A candidate that can motivate Republican and Conservative party voters can also peel off large numbers of the ticket-splitters who vote on fiscal issues. Ed Cox's positions and experience can unite the efforts of both parties, attract fiscal conservatives and form the foundation for a winnable race.

The article also oddly suggests that New Yorkers won't care about Clinton's effectiveness. Unfortunately for Clinton, gone are the days of flying around on an Air Force jet promising people the Moon. The Senator now has a record to defend.

It is frankly ridiculous to suggest that New Yorkers won't care about her broken promise of creating 200,000 upstate jobs, her repeated votes against tax cuts, or her lack of effectiveness on a wide variety of issues.

New York voters are smart and pragmatic. Clinton's "star power" worked in 2000. It won't in 2006. Once voters scrutinize Clinton's record and realize they will be voting for an absentee Senator, more interested in places like Iowa than New York, her approval numbers will move in ways that will make Howard Dean and the Democrats shudder.

Cox is building an aggressive campaign. With a well-run campaign against an opponent like Clinton with significant vulnerabilities and a history of motivating national Republicans, the numbers still add up to make this a winnable race. Stay tuned, Mr. Rothenberg.

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File Photo

Sen. Hillary Rodham Clinton's re-election race in 2006 still has plenty of time to heat up.

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