

SMART SET™

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May 7, 2021

Dear Health and Human Services Conference Committee Members:

I am the owner of a small business, Smart Set, which is a 35 year old printing company in Minneapolis, a Certified B Corp and a union shop. The other small business owners in Main Street Alliance of Minnesota and I urge you to eliminate the family glitch, and adopt the public option study and the delivery reform study as steps toward providing more access to affordable health insurance.

The status quo is not working for small business owners and our employees. Too many small business owners go without health insurance because they simply can't afford it. Many would-be entrepreneurs don't take the leap to start their own businesses for this reason alone.

Small businesses are at a competitive disadvantage in the current system:

- Offering health insurance as a benefit is critical to hiring and retaining skilled workers, workers that I compete for directly with large corporations like Target, who pay a fraction of what it costs me for small group insurance,
- Many small businesses can't afford to provide health insurance to their staff, or they keep workers on a part time status in order to avoid costly benefits;
- My company's expenses for health care premiums account for more than \$4 for every employee hour worked, with annual increases of 10-20% every year. This is simply not sustainable, and very much limits the wages I can pay.

If you care about helping small businesses, please support these two steps to further develop a public option proposal that includes small businesses, and to deliver care in the most effective way possible. Once passed, we look forward to having the department consult with us and others who lack access to affordable coverage now, including people of color, low income residents, and small business owners.

As the pandemic has shown, it is critical that everyone have access to affordable health care. It supports small businesses and is in the interest of public health to ensure that everyone is covered. These issues are urgent and cannot wait.

Sincerely,



Kevin Brown
Owner, Smart Set

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MAKERS.**



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