



# Maine People's Alliance

[www.mainepeoplesalliance.org](http://www.mainepeoplesalliance.org)

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## Maine Small Businesses for Healthcare

### *A Big Vision for Small Business*

#### **Small businesses across Maine are calling for meaningful health care reform!**

Small businesses are the backbone of Maine's economy and the heart of communities across our state. Small businesses create jobs, deliver essential goods and services, and build communities' local assets. Despite these critical contributions, small businesses are being hit hard by the escalating crisis in our nation's health insurance system. The over 1,500 small business members of the Maine People's Alliance are proud to participate in the national **Health Care for America Now** campaign and the **Maine Voices for Coverage** campaign. By joining together with thousands of other business owners in Maine and around the country, we can make sure that our voices are heard. We call on other small businesses across the state to join us in demanding guaranteed quality, affordable health coverage for all.

#### **Maine small businesses are telling us three things:**

**1. Small businesses believe the system is broken and it's time to take action to fix it** – for the vitality of our small businesses, their families, their employees, and the communities they serve. In the most recent of our ongoing survey of small businesses in Maine, 75% tell us that it's too expensive to obtain quality coverage that meets people's needs, and that any insurance, even bare bones coverage, is often too expensive. Nearly half tell us health care costs have had a negative impact on other parts of their business (such as preventing business growth or hiring, limiting wage increases, and high turnover). While small businesses are struggling, Maine's largest private insurance carrier, Anthem, boasts skyrocketing profits: \$75 million in Maine alone in 2007.

**2. Small businesses tell us that when it comes to health care, they cannot go it alone.** They are burdened more than they can bear by our national health care crisis. The cost of health care coverage continues to rise, while the economy gets weaker, and they simply cannot keep up. Small business owners are often forced to hire workers with stipulations on their health care coverage: such as offering no coverage, limited coverage, coverage for their employees but not his/her family members – not what small businesses want to do, but often must. Small business owners believe that America can, and must, do better.

**3. Small businesses feel like big insurance companies have all the power and small business owners have none;** they are calling for greater oversight, transparency, and accountability of the private health insurance industry. At the bare minimum, they want the ability to choose a high quality public alternative to the plans marketed by the private sector. The status quo has resulted in the U.S. spending more than twice what other major industrialized countries spend on healthcare, while we remain the only nation among them that has not achieved coverage for all—with some 47 million Americans going without health insurance (80% of which are working people). As small business owners, they are concerned about their bottom lines, but many have invested their whole lives in their communities and the people who work for them. To them, people come before profits, and they expect the same of their health care system. Small businessmen and women across Maine work hard and play fair, and they expect and demand that the big insurance industry do so too – NOW!

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## Who is Maine People's Alliance?

The Maine People's Alliance (MPA) was formed in 1982 to unite Maine's under-represented citizens in their communities so that together they could identify common concerns, build power, and develop the skills and resources necessary to represent themselves effectively in decision-making forums. MPA's membership includes over 32,000 households from over 160 towns and covers each county of the state.

At the Maine People's Alliance, we believe Maine will be the first state to pass a universal single-payer healthcare plan that guarantees affordable, comprehensive and high-quality health coverage for everyone in Maine and no longer allows private insurance companies to make big profits at the expense of people's health. The time has come for a healthcare system that is transparent and accountable to Maine people, simple to use for patients and doctors, maintains choice of provider, and is paid for with shared and equitable financing.

### **The bottom line is, we need a healthcare system that meets the following principles:**

- **Covers what we need, when we need it – guaranteed.** No one should lose coverage when they strike out to start a new business, get sick or change jobs. Coverage should be comprehensive, high quality, simple to use, and allow for choice of provider.
- **Shares responsibility fairly.** We need affordable and predictable costs to plan our expenses and budgets. If everyone pays their fair share, we can make a system that works.
- **Opens the door to everyone.** Everyone should have good health coverage. It shouldn't matter whether you run a small business or a Fortune 500 company.
- **Levels the playing field.** It should be easier for small businesses to compete with large corporations for good coverage and thereby retain quality workers.
- **Prioritizes health, not insurance industry profits.** The health care system should be transparent and accountable to the people it serves – us.

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**The Maine People's Alliance is working with coalitions in Maine and nationally to win healthcare reform that works for small businesses:**

**HEALTH CARE  
FOR AMERICA  
NOW!**

**Health Care for America Now (HCAN)** is a national grassroots campaign organizing millions of people in America to win a guarantee of quality, affordable health care for all. We're bringing together community organizers, nurses, doctors, small business owners, faith-based groups, organizations of people of color, and seniors who believe it's time we had an American solution that provides quality, affordable health care for everyone. For more information, visit <http://healthcareforamericanow.org/>.



**Maine  
Voices for  
Coverage**

**Maine Voices for Coverage** is a statewide campaign to bring the views of everyday people to policymakers to ensure that all Mainers have access to affordable, quality health care that is there when they need it. It is a collaboration between a number of Maine-based organizations, including Consumers for Affordable Healthcare, the American Cancer Society of Maine, Maine AFL-CIO, Maine Children's Alliance, Maine Council of Churches, Maine Center for Economic Policy, Maine Equal Justice, and Maine People's Resource Center.