



Manhattan • Emporia • Topeka • Lawrence

A coalition of local Chambers of Commerce

Written Testimony in support of **House Bill 2056**
submitted to the House Committee on Insurance

on behalf of the Manhattan, Emporia, Topeka,
and Lawrence Chambers of Commerce

January 29, 2019

Mr. Chairman, Members of the Committee,

The Manhattan Emporia, Topeka, and Lawrence Chambers of Commerce (METL) would like to thank you for the opportunity to provide testimony in support of **HB 2056**. On behalf of our nearly 3,000 members, the METL Coalition serves as a regional voice for the business community. This bill is part of a package of legislation that would enable Chambers of Commerce to offer health plans to our small employer members, making health insurance available to a much larger percentage of the Kansas workforce.

AHPs are a way for small businesses and self-employed Americans to band together to enroll in a single group health plan that will cover far more employees than a plan used by an individual small business. These companies and their employees will have additional choices for health coverage. Because AHPs cover so many people, these plans are governed by rules that apply to large group plans, allowing coverage to be significantly more affordable.

Previously, the unequal treatment of large and small companies left smaller employers with a stark choice: either pay for high-priced comprehensive plans or offer no health coverage at all. Because of this, the number of small businesses offering coverage has fallen drastically in recent years.

The vast majority of the nearly 3,000 METL Coalition members employ fewer than 50 people. Under current law, these employers must be rated at the small group rate. The small group rates preclude many businesses from offering health plans. We are eager to offer meaningful AHP coverage at a cost that our member companies and their employees can afford. AHPs are a major step in the right direction for small businesses and thousands of Kansans who will be able to buy lower cost health insurance plans. We urge you to support **HB 2056** and related bills for the provision of free market health insurance to more Kansans at rates they can afford.

Respectfully,

METL - The Chambers of Commerce of Manhattan, Emporia, Topeka, and Lawrence