

## New Healthcare Laws and Rochester's Small Businesses



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U.S.A. / Rochester, N.Y. – Since part of the healthcare bill that passed the House requires all employers to provide healthcare, the issue is of prime importance to small businesses in Rochester, some of which weighed in on the issue today.

At X.L.I. Corporation, 65 employees manufacture component parts. The company supports health care reform, but not this plan.

"All of these stipulations they put on it, or are talking about, put more pressure and cost on the small employer," said X.L.I. Human Resources Director Mary Jane Tasciotti.

The House plan forces employers to cover 72.5 percent of the premium for an individual and 65 percent for families.

The Kaiser Foundation estimates 30 percent of small businesses would end up paying more towards premiums than they do now.

The Rochester Business Alliance says rising health care costs are the most important issue for Rochester small businesses, but the RBA says this plan does little to reform how healthcare is delivered, and, it does not hold down costs.

Supporters of the plan point to insurance exchanges where small businesses could find affordable group rates.

Representative Louise Slaughter says small businesses will save \$855 billion over 10 years.

"If it were totally a matter of cost, X.L.I. could move all employees to the public option and save the \$250,000 it now pays in premiums," Tasciotti said. "It takes me out of the game...let them figure it out for themselves. But as an employer who wants to do the best for their employees, how do I win?"

Small businesses would have to keep detailed records which means increased time and effort that costs money.

Yet very small business, with 10 employees or less, would get tax credits that cover up to half of the cost of the coverage.

The RBA says it is critical for Congress to get it right.

Health insurance costs for small businesses have gone up 129 percent in the last nine years.

