



POSITION PAPER

SENATE BILLS 1182 AND 1189

Statement of Support -- The Lebanon Valley Chamber of Commerce, representing over 870 businesses and other employers throughout the Lebanon Valley, supports the enactment of Senate Bills 1182 & 1189. Advocating for public policy reforms that provide the business community with more accessible health care and insurance options at reasonable cost has been a long-standing priority of our Chamber.

Basis of Position -- Despite the ongoing health care debate at both the state and national levels, there are no easy solutions. Employers are facing ever-higher health care costs, and employees are faced with either sharing these costs and/or seeing reduced quality of care. Proposals promising universal health care fail to recognize the costs of these promises. Such costs would be high to start and can only be expected to increase. Over time, these costs would rise exponentially. This is why alternative, market-based solutions (like SB 1182 and SB 1189) need to be adopted and implemented.

Senate bills 1182 and 1189 are a promising part of the solution. These bills would provide needed tax incentives to encourage employers and employees to take greater control over their health care needs and expenditures. The effect of the bills would also be to move individuals and employers to enter and force a more consumer-driven health care market in Pennsylvania by taking more direct control of their health care costs.

While being a proactive consumer in today's health care market is challenging, these bills may attract more individuals and employers to take up health savings accounts and begin asking their medical providers for pricing information and pursuing other emerging sources of health care cost information such as web-based WEBMD and SUBIMO. In addition, employers and employees would be better positioned to query health insurance companies, some of which have opened up their pricing schedules for certain procedures, providing the first glimpses into the actual cost of care for their insureds.

While we do not believe that the opportunities provided by this legislation constitute the only solution to the problems facing healthcare today, we would like to see these bills enacted into law as our members and other employers deserve to have every possible option available to them to control their costs. This would benefit these businesses, their employees and our community.