

A year ago I started having some concerns about the Affordable Health Care law. I own 50% of Gary Force Honda located in Bowling Green, Ky and 50% of Dixie Auto Sales in Louisville, Ky. We currently have 46 employees at Gary Force Honda and 6 employees at Dixie Auto Sales in Louisville. I didn't know that because of my joint ownership in the two companies they would be grouped together. If they were put together it would put us over the 50 employee threshold and require us to furnish insurance to both groups of employees. We currently pay 100% of the insurance cost for the employees at Gary Force Honda in Bowling Green. We are unable at this time to furnish health insurance to the employees at Dixie Auto Sales in Louisville. We would like to be able to furnish insurance to the employees at Dixie Auto Sales at some time in the future but being a new business we can't do it at this time.

I started looking for clarification on this issue by calling our group health insurance provider. After a couple of weeks they got back in touch with me. I was told that they have an expert that they have hired to advise them on the rules and regulations of the new health care law. I read their opinion on my situation and really got no definite answer. I then asked my agent what he thought I should do. He told me to contact an attorney that specializes in these matters. I said that sounds good, could you refer me to one. He got back to me after a couple of weeks and said they didn't have one they could recommend.

After asking around and trying to do some research on my own, someone recommended that I contact my accountant since the IRS would have a hand in implementing this new law. My accountant reviewed the regulations and gave me his opinion. He started his opinion by saying it was his best guess.

He seems to think that if the Affordable Care Act follows the same guidelines as the Family Leave Act my two companies would be considered separate. He is the only person that I've talked to that would even give me a educated guess.

I didn't feel real good about his confidence on this subject but I appreciated his effort.

I kind of tabled the issue until I was contacted by someone in Congressman Guthrie's office. I was referred to him by my insurance agent as someone who was having issues understanding the Affordable Care Act. I explained this issue and some other concerns that I had with the new law.

I asked him to please get me the name and number of someone in the HHS or IRS that could give me a definitive answer to my questions. After a couple of weeks he called me back and told me that with all the resources available to him he couldn't give me anyone or even the right government agency to call.

In closing I think there are serious questions about these huge changes. It concerns me deeply that no one can even answer the most basic questions.