



February 16, 2017

Representative Lloyd Smucker  
516 Cannon House Office Building  
Washington, DC 20515

Dear Representative Smucker,

I am writing to express my strong support for Rep. Sam Johnson's *Small Business Health Fairness Act*, which would provide small businesses with an opportunity to pool resources together to provide their employees with better, more affordable health insurance coverage. This legislation is a priority for the franchising community, which is a network of 733,000 small business establishments across the country.

As a business owner, I have seen first-hand how small businesses and franchisees are challenged in offering competitive health benefits. I have 8 employees and struggle to offer group insurance because I fail to meet the insurance company's minimum coverage requirements. Not all of my employees want insurance through my company. When I looked at cost estimates for individual insurance, the prices were astronomical. Instead, I elected to give stipends to my employees' to assist with their costs, and three of them have seen over 40% price increases and have had to made additional changes, and on unfortunately, dropped coverage all together.

I know first-hand how difficult it is for micro-businesses to offer employee group health coverage, which is why I strongly support national association health plans. The federal Employee Retirement Income Security Act, which currently permits large corporations and labor organizations to "self-insure" and offer insurance with certain exemptions from state law, does not provide small business with the same advantage. The law must be reformed to empower small employers with the ability to obtain and offer competitively priced health insurance.

The *Small Business Health Fairness Act* would allow small business employers, including franchise owners, the ability to obtain and offer health insurance benefits through membership in a trade association, including a franchise system. With rising medical costs being a top concern of both individuals and employers, the impact of this increased availability of affordable insurance would be significant. I respectfully request your co-sponsorship of this very important legislation.

I appreciate your hard work and appreciate the fact that you purchased a banner from us when you represented a portion of York County (my business location) in the state legislature. Keep up the great work.

Please let me know if you have any questions, and thank you for considering my views.

Sincerely,

Jon Toy

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