

# Affordable Health Insurance for North Carolina Small Business and Workers

Co-authored by U.S. Health & Human Services Regional Director Dr. Pamela Roshell and U.S. Small Business Administration Regional Administrator Cassius Butts: For years, we had a health insurance market that was broken for small businesses. Because they had less bargaining power, small businesses paid an average of 18 percent more for the same health insurance plan offered to the bigger business down the street, and their premiums could skyrocket if a single employee got sick. That made it hard for many small business owners to keep offering coverage and grow their businesses.

But because of the Affordable Care Act, North Carolina's small businesses and their employees are getting better choices, starting with new protections that limit the outrageous rate hikes many small business owners faced in the past.

Beginning in 2014, North Carolina's small business owners to a new Health Insurance Marketplace—that which opens for enrollment on Oct. 1—that will allow them to make side-by-side comparisons to find a plan that fits their budget and that's right for their businesses and employees. Each Marketplace will operate a Small Business Health Options Program, or SHOP, focused just on small businesses, where employers will be able to choose from a range of affordable plans for their employees.

Small businesses are also seeing savings thanks to new tax credits available to help them cover their employees. Many small businesses with 25 or fewer employees have already received a tax credit of up to 35 percent of their health insurance costs. And beginning in 2014, this tax credit will go up to 50 percent.

One small veterinarian he will Leavengood in Tax credits in 2014— a savings that will help offset the cost to insure about 14 employees. "Providing health insurance for the people who work for us is the right thing to do," Leavengood said in recent conversations with senior HHS leaders. "I get a benefit from Mr. Obama for doing the right thing. The people who work for me need it and appreciate it."

That's just one of the ways the law is bringing down costs for small business owners. Insurance companies must also now publicly justify every rate increase of 10 percent or more, which has led to a sharp decline in double-digit rate hikes. Starting in 2014, insurers will have to justify every proposed rate increase, even if it's a 1 percent bump.

Additional rules require insurers to spend at least 80 percent of small employer premium dollars on employees' actual health benefits, instead of the insurer's own administrative costs. These limits have already resulted in more than \$1 billion being returned to small business owners and other consumers. And the law has also begun to slow rising costs across the system by reducing waste and fraud and promoting higher quality care that emphasizes coordination and prevention. These changes in care delivery are throughout the slowest sustained national health spending growth in 50 years.

Small businesses are the backbone of our communities. And, in an economy where small businesses create two-thirds of jobs, owners and employees deserve a health insurance market with fairer prices, better choices, and greater certainty. Thanks to the Affordable Care Act, that market is on its way. And while many small business owners have questions about the employer responsibility provision, it is important to note that businesses with fewer than 50 employees — that's 96 percent of small businesses — are not required to purchase insurance. Of the remaining 4 percent of small businesses with more than 50 employees, most already provide insurance. So the number of businesses that will have to begin offering employee health insurance or pay a penalty is very small. No business owner wants to drop coverage for their employees. For many, their employees are like a family. For others, offering health insurance is critical to attracting the kind of workers they need to succeed.

By making the health insurance market work better for North Carolina's small businesses, the law is letting them focus on what they do best: delivering great products and services, creating jobs, and growing our economy.

To receive information and sign up for updates, North Carolina small business owners contact [healthcare.gov](http://healthcare.gov). And if they have any questions, they can contact their local Small Business Administration [www.sba.gov/nc](http://www.sba.gov/nc) or Health and Human Services office at 233 Peachtree Street, NE Suite 1900 Atlanta, GA 30303; Phone: 404-331-0100.

## Special Olympics are Coming

Anson County's Special Olympics are set for Tuesday, April 30 at Anson High School Football Field. Opening ceremonies will be held at 9:30 a.m. If it is raining the event will be moved to Thursday, May 2.

The Special Olympics Spring Games will feature track and field competitions and some demo sports, basketball for example. Participants are 8 years old and older. There will also be activities for young athletes, ages 4 to 7 years old. Last

year there were about 75 Special Olympians, and about 25 youth participants. Each Olympian is accompanied by a high school student "buddy" throughout the event. Things wrap up about noon.

"We want to invite the community out to attend and enjoy the Special Olympics," said Sylvia Tillman, Special Olympics Coordinator. "The olympians love to hear the attendees cheer them on."

Would you like to volunteer to help? If so, please contact Tillman at 704-694-4417. She asks that you contact her as soon as you can so that organizers will know how many people they can count on.

A beautiful handmade quilt is being raffled off with all proceeds going to support Special Olympics in Anson County. Tickets are only \$5 each...but you can buy more than one or donate additional money. The winner will be announced at the opening ceremonies. If you would like a chance to win please call Pam Ratliff at 704-294-0408.



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## Woodmen Scholars Total \$1,000

Wadesboro Woodmen of the World Lodge 4, a fraternal life insurance society, is accepting applications for college scholarships from now through May 9th. The lodge will award \$500 scholarships to two college-bound students from Anson County in 2013. Academic achievement and financial need may be considered, but the scholarship committee will also look at fraternal, patriotic, social and fraternal activities.

Application forms will be available through school guidance counselors. Awards will be presented at the high school awards ceremony.

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SPCC is seeking applications for Life Skills Instructor for the Human Resources Development (HRD) department. This is a 12-month, full-time position located at Lanesboro Correctional Institution in Polkton.

**Minimum Requirements:** Bachelor's Degree; At least one year of experience training adult learners; Proficiency in Microsoft Office software.

Position is open until filled, with a preferred start date of May 18, 2013. For complete job description and an SPCC application, visit our website [www.spcc.edu](http://www.spcc.edu) or contact us at:

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**NOTICE:** All contents to be sold on April 27, 2013 at 10am at Goodwin's Rental, Stanback Ferry Road in Lilesville. Buildings: #38 - Kenneth Hough; #9 - Kathy Runyon; #40 Tanya Hildreth; #35 - Shirley Little. For information call 704-848-9018

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