

Guide to Health Insurance for Small Businesses

Pennsylvania Small Business
Development Centers
Educational Programming
Coordinators Meeting

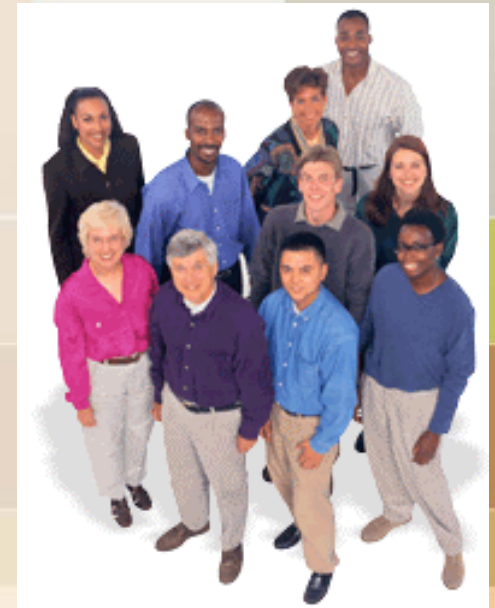
Tom Maher
Regional Director
Healthcare Leadership Council

August 2004



Who is the Healthcare Leadership Council?

- Coalition of CEOs from all sectors of the health care community
- Non-profit, bipartisan
- Market-based approaches to improving health care delivery



HLC makes Uninsured #1 Issue

- Promote private coverage by making it affordable
 - Tax incentives for individuals and employers
 - Consumer-centered insurance products
- Improve public programs
 - Flexibility
 - Ease of use
- Increase awareness of the value and importance of health insurance



Association of Small Business Development Centers 2002 Conference

- Surveyed 130 state directors, center directors and counselors
- Anecdotal information confirmed that business owners want information about health insurance
- Key components
 - Quick
 - One stop shop
 - Simple to understand

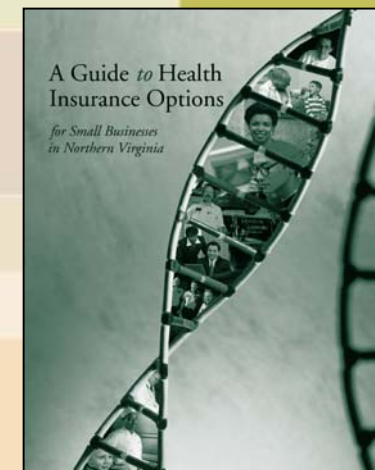


Partnership is formed

- 2003: HLC receives grant from Robert Wood Johnson Foundation (largest health philanthropy in the world)
 - Educational materials with specific information
 - 2 pilot sites
 - Partner with existing groups working with small businesses
 - Research component
- Virginia SBDC for Site 1
- Cover the Uninsured Week
70 seminars in more than 50 cities



THE
ROBERT WOOD
JOHNSON
FOUNDATION



CoverThe
UninsuredWeek | **MAY 10-16**
2004

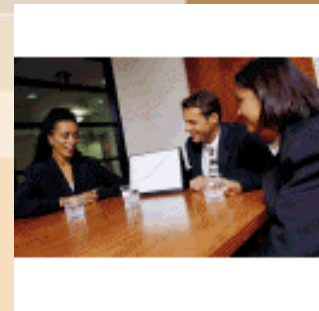
Why Pennsylvania SBDCs?

- Pennsylvania SBDC has a strong national reputation
 - Recommended by Small Business Administration
 - Recommended by ASBDC
 - Recommended by other states
- Pennsylvania has an insurance market that is not excessively regulated
- Accessible for our trainers
(Spend \$ on resources, not on travel)



Format

- Existing scheduled SBDC seminars on any topic
- In 10-15 minutes
 - Provide a quick overview about the research study and ask participants to complete a short “pre-test” survey
 - Explain about health insurance options in their community and offer the guide as a resource tool
- Health Insurance Seminars over a longer period also available



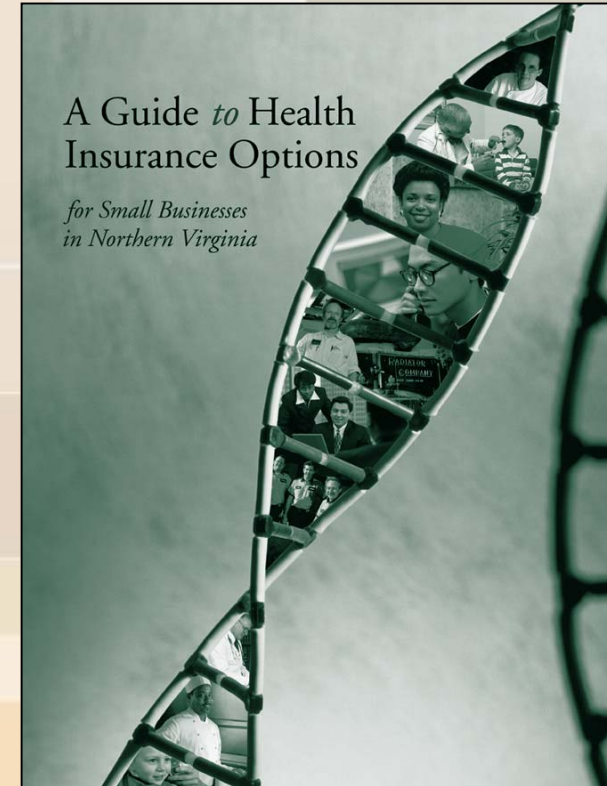
FAQ's covered



- How much does health insurance cost?
- What kind of options are available – choice of doctors, hospitals, co-pays?
- How will offering health insurance help my company?
- What kind of options are available in Pennsylvania?
- What is one of my employees is sick?
- What if I am self-employed?
- Health insurance is so complex. How can I make sense of it?

What else is in the Guide?

- An overview of federal and state health insurance regulations
 - HIPAA
 - COBRA
 - Assorted state protections
- Glossary (in the National Guide)
- Sources (in the Local Guide)



Both guides and more information on health insurance issues are available at

www.CoverTheUninsuredWeek.org

www.HLC.org

