



For Immediate Release  
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**Hearing Statement of Senator Max Baucus (D-Mont.)  
Regarding Small Business Health Insurance**

In 1790, Edmund Burke wrote: “What is the use of discussing a man’s abstract right to food or medicine? The question is . . . the method of procuring and administering them.”

Two centuries later, we in this Committee continue to debate the right to health care. But two centuries later, the real question continues to be how to make sure that health care is actually available.

I have been saying all year that I view expansion of the Children’s Health Insurance Program as the first step toward providing access to health care to every American.

I wish I could say: “We have taken that first step. Now it is time to plan the second step.”

We have not completed that first step. But we will soon.

This morning, we are here to explore our next steps. We are here to consider how we can help employees of small businesses to get the kind of health coverage that they need, at a price that they can afford.

Why small business employees? That’s where half the uninsured are. Half of uninsured workers either work for employers with fewer than 25 employees, or are self-employed. We will help a big chunk of the uninsured, if we can figure out how to provide affordable insurance options to small business employees.

It’s our job to create a gateway to health coverage for the millions of small business employees who have none, or are struggling to keep the coverage that they have. What we learn today will help us to shape a bill that we can mark up in the Committee later this Congress. We have some difficult decisions to make.

Many proposals to assist small business employees share common elements. They include a tax credit to help defray costs. They include a mechanism to provide more insurance options that are meaningful and affordable. And they include opportunities to pool risk across state lines. As usual, the devil is in the details.

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There has been strong disagreement about how best to approach broadening insurance options for small business employees. There have been differences about what rules should apply to pooling across state lines. And another difficult issue has been how to make sure that the self-employed will benefit from small business reforms.

The special concerns of the self-employed will be an important part of small business health reform. A tax credit or other financial assistance for a self-employed person is useful only if coverage is available. Many self-employed people have to look for coverage on the individual market. And in that market, protections are limited, and coverage can be denied.

A bill that comes out of this Committee should provide more insurance options to the self-employed. And it should also make sure that this insurance offers real coverage that is worth the money. I hope that we can begin to tackle this and other difficult problems today.

Now some may be thinking that we should not look at small business reforms. Some may be thinking that we should be bolder. Some may be thinking that we should revamp the whole system. Believe me — I understand the need for broad reform.

For now, I ask my Colleagues to keep an open mind. Helping small business employees is itself a worthy goal. And helping small business employees can also be a step toward broader reform.

This Committee has a proud tradition of coming together to resolve difficult issues. I believe that we can continue that tradition here today. I believe that we can produce a proposal that will help small business employees to get and keep meaningful health coverage.

Let me assure you, CHIP remains my priority. We will see it through. Then, when we have taken care of America's children, we can take the next step. We can help small business employees to get and keep health insurance coverage.

So we will continue to work to advance the right to health care. And we will continue the struggle to ensure that affordable health care is available to all Americans.

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